

NRN calls for 'national movement' on kidney care

'Innovation, wider treatment access, sea change on organ donation needed'



Infosys founder N R Narayana Murthy at Dr H Sudarshan Ballal Oration 2025 | EXPRESS

EXPRESS NEWS SERVICE
@MANGALURU

INFOSYS founder N R Narayana Murthy called for a decisive national effort to address India's growing kidney-disease crisis, urging technological innovation, expanded access to treatment and a cultural shift around organ donation.

Delivering Dr H Sudarshan Ballal Oration 2025 in Mangaluru on Tuesday, Murthy said India has entered an era of advanced renal care, with world-class centres in major cit-

ies, but a 'paradox' persists as rural and economically weaker populations continue to struggle for even basic kidney services. Chronic kidney disease, he noted, has become a "silent epidemic", often detected only at advanced stages, particularly outside metropolitan regions.

Murthy stressed that millions of Indians live with kidney disease without knowing it, calling for widespread screening programmes and sustained public-education campaigns. He highlighted affordability as a major barrier,

warning that long-term dialysis or transplantation can be financially devastating for families.

Murthy said India must lead in developing low-cost dialysis machines, portable technologies and home-care models that make life-saving treatment reachable even in remote areas. He urged creation of district-level transplant centres and on-line platforms that allow patients in rural India to access transplant services instantly, without the need to travel to elite institutions. On organ donation, Murthy warned of a severe mismatch between the number of patients awaiting kidneys and the limited supply of organs, citing cultural hesitation, poor awareness and weak infrastructure. He called for a national movement for organ donation, supported by leaders from all sectors, to transform public attitudes and save thousands of lives. Murthy also advocated integrating kidney health into primary care to prevent disease progression.

Coffee bag theft case cracked, five arrested

EXPRESS NEWS SERVICE
@MANGALURU

PUTTUR Town police have arrested five people in connection with the theft of 80 coffee bags valued at approximately Rs 21.44 lakh. A case was registered based on a complaint filed by Trithesh (29) of Kabaka, who is the owner and driver of lorry that was transporting the coffee bags from a coffee curing company in Periyapatna to be delivered in Mangaluru.

According to the complaint,

on December 3, the driver had picked 320 coffee sacks, each weighing 60 kg from Periyapatna. After reaching Puttur that night, he parked the vehicle at Kabaka Nehru Nagar, locked it, and went home. The next morning, he resumed his journey to Mangaluru and reached the port by afternoon.

During a routine quality check at the port, officials found that the rear seal of the lorry had been broken. Upon inspection, 80 sacks of coffee beans were found missing.

Based on the complaint, Puttur Town police registered a case and began an investigation. Police later identified the prime accused as Ashlesha Bhat, who, along with associates Narayana Shettigar, Mithun Kumar, Vijaya Shetty, and Mohammad Ashraf, allegedly carried out the theft. All the five accused have been taken into custody. Police have also seized two autos, one goods tempo used in the crime and all 80 stolen coffee sacks weighing 60 kg each. Further investigation is underway.



Eighty stolen coffee sacks weighing 60 kg each were recovered by cops along with two autos and a tempo | EXPRESS

Man with multiple IDs dupes wife of ₹6.60 lakh

EXPRESS NEWS SERVICE
@MANGALURU

KAVOOR Police have registered a case against a man with multiple IDs for allegedly cheating his wife of Rs 6.60 lakh after marrying her and misusing her personal documents.

The complainant married Shushank Ankush Poojary through a matrimonial website at Navi Mumbai in February 2025. The complainant lodged a missing person report at Rabale Police Station, Maharashtra, stating that her

husband, Shushanth Ankush Poojary, had gone missing on November 15.

The complainant grew suspicious that Shushank Ankush Poojary had committed fraud. Upon checking his email, she found that he had accessed his Instagram account on 19 November, after he was reported missing. She also discovered that he had created new matrimonial profiles, possessed two UIDAI cards with the same number,

two PAN cards, and one driving license, all bearing different names but belonging to the same person.

Furthermore, the complainant noticed that he had misused her personal documents and had withdrawn a total of Rs 6.60 lakh from her bank accounts using mobile banking. Recently, it also came to her knowledge that before marrying her, Shushank Ankush Poojary had already been married in Mangaluru and had betrayed

several women by promising marriage and swindling money from them.

Shushank has criminal cases registered against him in Mumbai and Mangaluru. Therefore, the complainant states that under a false identity, through a matrimonial website, he married her, misused personal documents and had similarly deceived multiple women by marrying them.

The complainant has requested that appropriate legal action be taken against Shushank Ankush Poojary.

Canara Bank
(A Govt of India Undertaking)

Ballamavathi Branch
Ph. No.: 9141545970.

DEMAND NOTICE Demand Notice Under Section 13(2) of The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002.

To: Borrower/ Guarantor/ Mortgagor: Sri. Ravi M M, S/o. Maleyara K Mudappa, Ballamavathi Village And Post, Madikeri Taluk, Kodagu District - 571214.

Sri. Ravi M M, Had Availed The Following Credit Facilities From Our Ballamavathi Branch.

SL NO	LOAN NO	NATURE OF LOAN/LIMIT	LOAN AMOUNT	LIABILITY AS ON 30-09-2025	RATE OF INTEREST
1	1537897005022	KISAN OD	Rs. 5,00,000/-	Rs. 16,54,558.12	13.25% + 2.00%
2	181015843320	KISAN CREDIT CARD	Rs. 1,00,000/-	Rs. 1,26,157.43	9.95% + 1.00%

The above said loan/credit facilities are duly secured by way of mortgage of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as **NPA on 09-11-2023**. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability as on **30-09-2025 amounts to Rs. 17,80,715.55 (Rupees Seventeen Lakhs Eighty Thousand Seven Hundred Fifteen and Fifty Five Paise Only)**, together with further interest and incidental expenses and costs within sixty days (60) from the date of this Publication failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the secured assets mentioned in the schedule in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in force.

Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

The demand notice had also been issued to you by Registered Post to your last known address available in the Branch record.

SCHEDULE
The specific details of the assets Mortgaged/Hypothecated are enumerated hereunder:
Immovable Property: 1) All the part and parcel of the property measuring **2.10 Acres of Land in Sy No. 101/1** situated at Ballamavathi Village, Madikeri Taluk, Kodagu District. **Boundaries:** East: Sy No: 97 and 98, West: Sy No: 101/2, North: Sy No: 102, South: Sy No: 101/2.

2) All the part and parcel of the property measuring **1.93 Acres of Land in Sy No. 216** Situated at Ballamavathi Village, Madikeri Taluk, Kodagu District. **Boundaries:** East: Sy No: 220, West: Road, North: Sy No: 217 and 119, South: Sy No: 215.

3) All the part and parcel of the property measuring **1.48 Acres of Land in Sy No. 119** Situated at Ballamavathi Village, Madikeri Taluk, Kodagu District. **Boundaries:** East: Sy No: 121 and 220, West: Sy No: 110 and 217, North: Sy No: 118, South: Sy No: 217

Name of the Title Holder: Mr. Ravi M M

Date: 08.12.2025
Place: Ballamavathi

Sd/-, Authorised Officer, Canara Bank,
Ballamavathi Branch.

Canara Bank
(A Govt of India Undertaking)

Bekkesodlur Branch
Mob.: 9141545971.

DEMAND NOTICE Demand Notice Under Section 13(2) of The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002.

To: Borrower/ Guarantor/ Mortgagor: 1. Sri. Sathish O C, S/o Chittiyappa O S, Kanoor Village And Post, Virajpet Taluk, Kodagu-571216, 2. Sri. Aravin K A, S/o Appaiah K A, Radha Estate, Kanoor Vill And Post, Virajpet Taluk, Kodagu- 571216.

Sri. Sathish O C, Had Availed The Following Credit Facilities From Our Bekkesodlur Branch

SL NO	LOAN NO	NATURE OF LOAN/LIMIT	LOAN AMOUNT	LIABILITY AS ON 30-09-2025	RATE OF INTEREST
1	155989000072	KRISHI MITRA	Rs. 50,000/-	Rs. 64,483.50	9.15%
2	181011872189	KISAN CREDIT CARD	Rs. 1,25,000/-	Rs. 1,61,786.23	9.00% + 1.00%

The above said loan/credit facilities are duly secured by way of mortgage of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt for **as Non Performing Asset (NPA) as on 04/11/2025**. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability to **Rs. 2,26,269.73 (Rupees Two Lakhs Twenty Six Thousand Two Hundred Sixty Nine and Seventy Three Paise Only)**, together with further interest and incidental expenses and costs there on within sixty days (60) from the date of this Publication failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the secured assets mentioned in the schedule in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in force.

Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

The demand notice had also been issued to you by Registered Post to your last known address available in the Branch record.

SCHEDULE
The specific details of the assets Mortgaged/Hypothecated are enumerated hereunder: **Details of security asset. Immovable:**
All the part and parcel of the property measuring **1.00 ACRE IN SY NO. 57/5**, Situated at Kanoor Village, Ponnampet Taluk, Kodagu District **Boundaries:** East: Estate, West: Road, North: Coffee Estate, South: Wet land, Name of the Title Holder: Sri. Sathish O C

Date: 08.12.2025
Place: Bekkesodlur

Sd/-, Authorised Officer, Canara Bank,
Bekkesodlur Branch.

Canara Bank
(A Govt of India Undertaking)

Gonikoppal Branch
Kodagu - 571213.
Ph. No.: 9483513686

DEMAND NOTICE Demand Notice Under Section 13(2) of The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002.

To: Borrower/ Guarantor/ Mortgagor: 1. Smt. Sujatha K S, W/o. K C Suresh, Hysodur Village And Post, Srimangla Hobli, Virajpet Taluk, Kodagu - 571249.

Smt. Sujatha K S, Had Availed The Following Credit Facilities From Our Gonikoppal Branch.

SL NO	LOAN NO	NATURE OF LOAN/LIMIT	LOAN AMOUNT	LIABILITY WITH INTEREST AS ON 18-11-2025	RATE OF INTEREST
1	0686840007149	KISAN CREDIT CARD	Rs. 1,40,000/-	Rs. 1,96,887.63	10.50% + 1.00%

The above said loan/credit facilities are duly secured by way of mortgage of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as **NPA on 19/08/2025**. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of **Rs. 1,96,887.63 (Rupees One Lakh Ninety Six Thousand Eight Hundred Eighty Seven and Sixty Three Paise Only)** together with further interest and incidental expenses and costs within sixty days (60) from the date of this Publication failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the secured assets mentioned in the schedule in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in force.

Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

The demand notice had also been issued to you by Registered Post to your last known address available in the Branch record.

SCHEDULE
The specific details of the assets Mortgaged/Hypothecated are enumerated hereunder: **Movable:-**
Immovable: 1) All the part and parcel of the property bearing Sy No: 36/2 with an area of 1.72 acres in Katha No: 8, Situated at Mugatageri Village, Hudikeri Hobli, Virajpet Taluk, Kodagu District. **Boundaries:** East: Sy No: 36/1, West: Sy No: 35/1, North: Sy No: 32, South: Sy No: 35/2.

Name of Title holder: Sujatha K S

Date: 08.12.2025
Place: Gonikoppal

Sd/-, Authorised Officer, Canara Bank,
Gonikoppal Branch.

Canara Bank
(A Govt of India Undertaking)

ARM BRANCH, CANARA BANK BUILDING, BALMATTIA ROAD, HAMPANKATTA, MANGALURU - 575001
PH: 0824-2440469

SALE NOTICE

E-Auction Sale Notice for Sale of Movable & Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9(1) read with Rule 6 (2) 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 Movable & Immovable property mortgaged/charged to the Secured Creditor, the **constructive Possession** of which has been taken by the **Authorised Officer of Canara Bank**, will be sold on "As is where is", "As is what is", and "Whatever there is" on **30.12.2025, Time 10.30 a.m to 11.30 a.m** for recovery of **Rs. 7,35,90,472.17 (Rupees Seven Crores Thirty Five Lakhs Ninety Thousand Four Hundred Seventy Two And Paise Seventeen Only)** liability as on **30.11.2025** plus further interest from **01.12.2025** and costs etc. due to the **Canara Bank, A R M Branch, Canara Bank Building, Balmatta Road, Hampankatta, Mangaluru - 575001**, from M/s. **Adilaxmi Garments (Borrower)**, House no. 1-99-1, Kodsarabettu Post, Nandaliike, Karkala, Karnataka - 571214, **Mrs. Vishalaxi (Proprietor & Mortgagor)**, W/o. Sandeep Kumar, House no. 1-44-1, Kodsarabettu Post, Nandaliike, Karkala, Karnataka - 571611, **Mr. Sandeep Kumar Alias Sandeep Kanchan (Guarantor and Mortgagor)**, S/o. Narayana Bangara, House no. 1-44-1, Kodsarabettu Post, Nandaliike, Karkala, Karnataka - 571214, **Mr. Harish Thanthy (Guarantor)**, S/o. Shrinivasa Thanthy, House no. 4-14-1, Aprameya Karkala, Nandaliike, Udipi, Karnataka- 576111.

Details and full description of the Movable & Immovable property with known encumbrances, if any:
Property 1: Lot 1: MDDT of: A) Non-Agricultural Immovable property situated at Nandaliike Village of Karkala Taluk, within Nandaliike Grama panchayath Limits and within the Sub Registration District of Karkala, Udipi District and comprised in:

Sy. No.	Sub Division No.	Extent A.C	Kissam
199	8	0-17	Converted

As per the extract of 9 and 11A issued by Nandaliike Grama panchayath on 02.12.2015, the E-Property No. 15260010010011122 and measurement of the property is 687.97 sq. mtrs. and building situated there in measuring 189.52 sq. mtr. Above described seventeen cents Non-Agricultural/Industrial property together with industrial building bearing Nandaliike Grama panchayath Door No. ND-1-99/1A measuring 189.52 sq. mtrs. together with right of road, right of way and water and all easementary rights appurtenant thereto. **Boundaries:-** North: Portion of Sy. No. 175/2A1, South: Portion of Sy. No. 281/3, East: Portion of Sy. No. 199/2, West: Portion of Sy. No. 281/2.

AND MDDT of: B) Non-Agricultural Immovable property situated at Nandaliike Village of Karkala Taluk, within Nandaliike Grama panchayath Limits and within the Sub Registration District of Karkala, Udipi District and comprised in:

Sy. No.	Sub Division No.	Extent A.C	Kissam
281	3P2	0-33	Converted

As per the extract of 9 and 11A issued by Nandaliike Grama panchayath on 02.12.2015, the E-Property No. 152600100100111044 and measurement of the property is 1335.46 Sq. mtrs. and building situated there in measuring 300.26 Sq. mtr. Above described Thirty Three Cents of Non-Agricultural/Industrial property together with industrial building bearing Nandaliike Grama panchayath Door No. ND-1-99/1 measuring 300.26 sq. mtrs. together with right of road, right of way and water and all easementary rights appurtenant thereto. **Boundaries:-** North: Portion of Sy. No. 175/2A, South: Portion of Sy. No. 281/3, East: Portion of Sy. No. 199/2, West: Portion of Sy. No. 281/2.

The Reserve price for the property mentioned above will be **Rs 93.00 Lakhs (Rupees Ninety Three Lakhs only)** and the earnest money deposit will be **Rs 9.30 Lakhs (Rupees Nine Lakhs Thirty Thousand only)**
Lot 2: All the hypothecated movable properties consisting of Equipment's, Plant and Machineries installed in industrial building of M/s. Adilaxmi Garments in Sy no 199/8 (17 cents) and Sy no. 281/3P2 (33 cents) together admeasuring 50.00 cents situated in Nandaliike Village of Karkarala Taluk within Nandaliike Gram Panchayath limits and within the Sub-Registration District of Karkala, Udipi District.

The Reserve price for the property mentioned above will be **Rs 7.00 Lakhs (Rupees Seven Lakhs only)** and the earnest money deposit will be **Rs 0.70 Lakhs (Rupees Seventy Thousand and only)**
Lot No.1 will be sold only if a separate valid bid is received and successful in respect of item of Lot 2. However, parties may bid for both Lot - 1 & Lot - 2 and take both items.

Property 2: Non-agricultural immovable property situated at Nandaliike Village of Karkala Taluk, within Nandaliike Gram Panchayath limits and within the Sub-Registration District of Karkala, Udipi District and comprised :

Sy. No.	Sub Division No.	Extent A.C	Kissam
199	2	1-00	Converted

As per the extract of 9 and 11A issued by Nandaliike Grama panchayath on 09.12.2019, the E-Property No. 152600100100120666 and measurement of the property is 4046.86 sq. mtrs.

Above described One Acre Non-Agricultural/Industrial property together with right of road, right of way and water and all easementary rights appurtenant thereto. **Boundaries of the property:** North: Sy. No. 199/3 and Sy. No. 199/4, South: Sy. No. 199/9, East: Sy. No. 199/1 & Sy. No. 250 and Road Connectivity, West: Sy. No. 199/1 and Sy. No. 175.

The Reserve price for the property mentioned above will be **Rs 23.00 Lakhs (Rupees Twenty Three Lakhs only)** and the earnest money deposit will be **Rs 2.30 Lakhs (Rupees Two Lakhs Thirty Thousand Only)**
EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s **PSB Alliance Private Limited (BAANKNET)** portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 29.12.2025 by 5.00 pm.

The property can be inspected, with Prior Appointment with Authorised Officer.

The intending bidders for machineries are requested to contact **ARM Branch** for physical verification of machineries before participating in auction.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Banks website (<https://baanknet.com/>) and service provider M/s **PSB Alliance Ltd (BAANKNET)** Contact No.: 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email: support.baanknet@psballiance.com, or may contact **Mr. Vaman Naik B, Senior Manager, Canara Bank, A R M Branch, Canara Bank Building, Balmatta Road, Hampankatta, Mangaluru - 575001, Mob.: 9795987922 (email id: cb6296@canarabank.com)** during office hours on any working day.

Place: Mangaluru
Date: 08.12.2025

Sd/-, Authorised Officer, Canara Bank,
ARM Branch, Circle Office Building, Mangaluru.

Union Bank of India
A Government of India Undertaking

Union Bank Of India, Regional Office, Corporation Bank Road, Udupi- 576101

E-Auction Sale Notice for Sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rule, 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 property mortgaged / charged to the Secured Creditor, the possession of which has been taken by the **Authorized Officer of Union Bank of India** will be sold on "As is where is", "As is what is" and "Whatever there is" on the date mentioned below, for recovery of dues as mentioned hereunder to **Union Bank of India** from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

Union Bank of India, Manipal Branch, H 322 Extn, Ward 16, Manipal (Shivalli), Udupi- 576104

1) **Name and Address of the Borrower :** 1) M/s. **Innovive Quality Products Pvt. Ltd.**, No. II-95 (9), M/s. **Mama Agro Industry**, Near Gangavishweshwara Sabha Bhavan Neelavara, Udupi-576213, **Name and address of the Co-Applcant:** 2) Smt. **Malathi Laxmish, Managing Director**, M/s. **Innovive Quality Products Pvt. Ltd.**, Flat No. 306, "Kalkura Braahmim", Opp. Inspection Bungalow, Bramahagiri, Udupi-576101, 3) **Mr. Peter Melvin Dsouza, Managing Director**, M/s. **Innovive Quality Products Pvt. Ltd.**, D No.3/54, near PHC Barkur, Hosala Village, Via Bramhavara Road, Udupi-576210, 4) **Smt. Sindhu Sanjay Shenoy, Managing Director**, M/s. **Innovive Quality Products Pvt. Ltd.**, G-01, B Wing, "Shambhavi Sovereign" Perampalli Road, Manipal-576104,

Amount due: Rs. 2,64,69,317/- as on 01.07.2024 with further interest, cost and expenses.

DESCRIPTION OF THE PROPERTY: a. All that piece and parcel of, non-agricultural property Sy No. 255/7, measuring 37 Cents (1496 Sq. Mt.), Panchayath Khatha No. 152600300900192177 situated at Neelavara Village of Brahmapara Taluk, Udipi Dist. within the jurisdiction of Neelavara Village panchayath of Brahmapara bounded by: East: Sd line, West: Panchayath Road, North: Sd line, South: Sd line

b. All that piece and parcel of, non-agricultural property bearing Sy No. 186, measuring 40 Cents (1617 Sq. Mt.), Panchayath Khatha No. 152600300900191871 along with the Commercial building bearing D No. II 95(9) and D No. II 95(10) measuring 1329 Sq. Mt. in total situated at Neelavara Village of Brahmapara Taluk, Udipi District within the jurisdiction of Neelavara Village Panchayath of Brahmapara bounded by: East: S No.255/1, West: Road, North: S No.249/1, South: S No. 255/1.

c. Hypothecation of whole wheat atta plant machines and equipment's etc.

Reserve Price: Rs. 2,00,20,000/- EMD: Rs. 20,02,000/-

Date of Demand Notice: 24.09.2024 Date of Possession: 11.12.2024

Date & Time of E-Auction: 30-12-2025 12.00 PM to 5.00 PM (with 10 min unlimited auto extensions)

For detailed terms and condition of the sale, please refer <https://baanknet.com> and <https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx>

Place: Udupi, Date: 09-12-2025

Sd/- Authorized Officer, Union Bank of India

MANAPPURAM FINANCE LTD.
CIN: L65910KL1992PLC006823
Registered Office: W-4/ 638A, Manappuram House, P.O. Vazupadi, Thiruvananthapuram - 695 567, 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 IBJA 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:-
KODAGU, VIRAJPET
KODAGU, 0111930700023357,
RASHIDA M U, 48961/-,
BANGLE 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

Bharat Bank
Bharat Co-operative Bank (Mumbai) Ltd.
(Multi-State Scheduled Bank)

Recovery and Legal Department, Hampankatta
Classic Arcade, K S Rao Road, Near City Center, Hampankatta, Mangalore - 575001.
Ph: 0824 - 2421076, Email: recovery.karnataka@bharatbank.co.in
Central Office: (Recovery and Legal) Gorgegaon (East) Mumbai - 400 063. Tel: 022-6189000/08

POSSESSION NOTICE

WHEREAS
The undersigned being the Authorized Officer of Bharat Co-operative Bank (Mumbai) Ltd., 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 **Demand Notice dated 21.08.2025** calling upon Principal Borrower, **Mr. Mohammed Nisar alias Abdul Nisar S/o. Yusuf and Joint/ Co-Borrower, Mrs. Kairunnisa, W/o. Mohammed Nisar** both are residing at Door No. 2-64, Vidya Nagar, Bajathur Village, Bedroli, Volalu Post, Puttur Taluk, Dakshina Kannada District - 574241 and Sureties (i) **Mr. Sunil Rodrigues S/o. John Rodrigues**, residing at Door No.2-52, Vidya Nagar, Bajathur Village, Bedroli,Volalu Post, Puttur Taluk, Dakshina Kannada District - 574241 and (ii) **Mr. Abdul Shukoor S/o. Sulaiman**, residing at Door No.2-18/1, Vidya Nagar, Bajathur Village, Bedroli, Volalu Post, Puttur Taluk, Dakshina Kannada District - 574241 to repay the amount mentioned in the Demand Notice being **Rs.10,44,705/- (Rupees Ten Lakh Forty Four Thousand Seven Hundred Fif)** as on **25.07.2025** under **Housing Loan Account No. 0057333300000332** along with further interest & other charges respectively within 60 days from the date of the receipt of the said notice.

The said Borrowers having failed to repay the amount, notice is hereby given to the Borrowers in particular and the public in general that the undersigned has taken the Symbolic Possession of the property described herein below in exercise of powers conferred on him under sub section (4) of section 13 of the said Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this **06th day of December 2025**.

The Borrowers in particular and the public in general are hereby cautioned not to deal with the said Property and any dealings with the said Property shall be subject to the charge of Bharat Co-Operative Bank (Mumbai) Ltd, for an amount as aforesaid, less amount paid thereafter if any.

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.

Description of the Immovable Property:
All that piece and parcel of Non Agriculture Immovable property comprised in Survey.No.416/58 (Property No.151100401800100229) measuring 5 cents (202.34 sq.meter) along with residential building bearing Door No.2-64 constructed thereon situated at Bajathur Village of Puttur Taluk Dakshina Kannada District falling within the registration Sub-District of Puttur.

Boundaries: East: Survey No.416, West: Survey No.416, North: Survey No.416, South: Survey No.416

Sd/- Chief Manager & Authorised Officer
Bharat Co-operative Bank (Mumbai) Ltd
Classique Arcade, K.S.Rao Road
Hampankatta, Mangalore - 575001

Place : Puttur
Date: 06.12.2025