



12-yr-old boy killed in Russian drone attack in central Ukraine

Beijing	29	19	SNY	Los Angeles	32	19	SNY
Colombo	29	25	TDS	Melbourne	17	5	LC
Dhaka	33	25	TDS	Moscow	28	13	SNY
Dubai	44	28	SNY	New York	26	15	SNY
Houston	30	23	TDS	Singapore	32	25	TDS
Istanbul	33	21	SNY	Toronto	23	13	SNY
London	20	13	SNY	Washington	26	14	SNY



LR: Light Rain • HR: Heavy Rain • LS: Light Snow  
• TDS: Thunderstorm • LC: Light Cloud • SNY: Sunny

# US military's focus to shift to Latin America under Trump's new policy

White House calls for cultivating resistance within Europe against pro-immigration govts

## WASHINGTON

US President Donald Trump's administration set forth a new national security strategy that paints European allies as weak and aims to reassert America's dominance in the Western Hemisphere.

The document released on Friday by the White House is sure to roil long-standing US allies in Europe for its scathing critiques of their migration and free speech policies, suggesting they face the "prospect of civilizational erasure" and raising doubts about their long-term reliability as American partners.

It reinforces, in sometimes chilly and bellicose terms, Trump's "America First" philosophy, which favours non-intervention overseas, questions decades of strategic relationships and prioritises US interests above all. The US strategy "is motivated above all by what works for America — or, in two words, 'America First,'" the document said.

This is the first national security strategy, a document the administration is required by law to release, since the Republican president's return to office in January. It is a stark break from the course set by President Joe Biden's Democratic administration, which sought to reinvigorate



President Donald Trump speaks at the US Institute of Peace on Thursday | AP

## 2027 deadline for Europe-led NATO defence: Report

Washington: The United States is urging Europe to take on the bulk of NATO's conventional defence responsibilities, including intelligence and missile systems, by 2027, Pentagon officials told diplomats in Washington this week, according to a Reuters report. Some European officials described the deadline as ambitious.

ate alliances after many were rattled in Trump's first term and to check a more assertive Russia.

The United States is seeking to broker an end to Russia's nearly four-year-old war in Ukraine, a goal that the national security strategy says is in

America's vital interests. But the document makes clear that the US wants to improve its relationship with Russia after years of Moscow being treated as a global pariah and that ending the war is a core US interest to "reestablish strategic stability with Russia." AP

## DON'S NEW PRIORITIES

President Donald Trump's administration released on Friday a long-awaited national security strategy that sharply changes US priorities in line with his "America First" worldview. Some key takeaways

**EUROPE** No NATO expansion, which is a clear blow to Ukraine as it fights off Russia's invasion

**LATIN AMERICA** Washington wants access to key resources and strategic spots, while keeping governments stable to stem large-scale migration north

**CHINA** China is cast as a competitor, but the focus shifts from military rivalry to economic competition

**INDIA** The paper is upbeat about closer US-India ties, despite past friction during Trump's time in office

## U.S. POLITICS

# Trump-backed Texas voting map gets top court's nod

## WASHINGTON

THE US Supreme Court on Thursday allowed Texas to use redrawn congressional districts for the 2026 mid-term elections, boosting the hopes of President Donald Trump's Republicans to retain control of the House of Representatives.

The push by Texas, which carves out five more Republican-friendly districts and came at the behest of Trump, launched a series of similar efforts in states around the country.

The decision by the conservative-dominated high court stayed a lower ruling which had said the redrawn maps "unconstitutionally" sort voters based on race.

"Texas needs certainty on which map will govern the 2026 midterm elections, so I will not delay the Court's order," Justice Samuel Alito, one of six conservatives on the bench, wrote in his concurring opinion. The three liberal justices

all dissented with the order, which was unsigned.

"The District Court conducted a nine-day hearing... And after considering all the evidence, it held that the answer was clear. Texas largely divided its citizens along racial lines to create its new pro-Republican House map," Justice Elena Kagan wrote in her dissent.

While the ruling is technically only a temporary halt to the lower court ruling, with a candidate filing deadline next week in Texas, it effectively ensures that the Republican-favored map will be in effect for the 2026 midterms.

US electoral districts are traditionally drawn following the national census, taken once per decade to reflect the changing population.

The next census is not scheduled until 2030, but Republican-ruled Texas, under pressure from Trump, decided to redraw its congressional maps mid-decade to yield more Republican districts. AFP



Pope Leo

# Pope Leo takes aim at Francis' controversial financial move

## ROME

POPE Leo XIV has taken his biggest step yet to correct one of Pope Francis' more problematic financial moves, canceling a special Holy See fundraising commission that was announced under questionable circumstances while Francis was hospitalized.

Leo on Thursday formally suppressed the fundraising commission, abrogated its statutes and fired its members. He decreed that its assets would go to the Holy See as a whole, and that the Vatican patrimony office would oversee the commission's extinction.

A new working group would be formed, with papally approved members, to come up with fundraising proposals and an appropriate structure going forward, the decree said. AFP

## Girls pressured to convert in Pak

Karachi: Some Hindu girl students in Pakistan's Sindh province have allegedly been told to convert to Islam to continue their studies, prompting the government to order an inquiry, an official said on Friday. In late November, parents of some Hindu girl students at the Government HS in Mirpur Sakro in Sindh said the school's headmistress had asked the students to convert to Islam.

**ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY**  
Rayapudi (V), Thullur (M), Amaravathi, Guntur, A.P.  
RFP No. 100/PROC/MAU61-USIOHB/OTH/502/2025-HB Dt.05-12-2025

**E-PROCUREMENT TENDER NOTICE**  
Sub: APCRDA- H8B (Housing)- RFP for Engagement of Project Management Consultant (PMC) for Amaravati Quantum Computing Centre (AQCC) in Amaravati Capital City, Andhra Pradesh. - Tender Notice-Reg.  
The bid can be downloaded on AP e-procurement portal from 06.12.2025 to 20.12.2025 up to 14.00 Hrs. Pre-Bid Meeting Date 10.12.2025. Due date for submission of Bid 20.12.2025 up to 15.00 Hrs. Technical bid opening 20.12.2025@16.00Hrs. For further details please refer to [www.apcprocurement.gov.in](http://www.apcprocurement.gov.in) and [www.crda.ap.gov.in](http://www.crda.ap.gov.in) Sd/- COMMISSIONER, APCRDA, Amaravathi.

**पुणे महानगरपालिका**  
निविदा प्रक्रिया कक्ष  
निविदा जाहिरात - नविय काये

निविदा क्र.	निविदा सं.	निविदा मूल्य	निविदा विवरण
1	PM/2025/257	29679.00	Selection of Agency for Carrying Out Geo-enabled Tree Census using GIS & GPS Technology, Development of Tree Census Application, Operate & Manage the Census Data under Provisions of Tree Act & Rules Within the Pune Municipal Corporation (PMC) jurisdiction area

अ) पुणे म.न.पा. की वरील कामे ही अनुषंगी / म.न.पा. मान्यता प्राप्त ठेकेदारकडून (कायमादीया पूर्वेवाशा अटी डेटा सेट मध्ये नमूद केवळानुसार) करून घ्यावयाची आहेत.

ब) सद्य कामाबाबत निविदा अटी / शर्ती इ. बाबतचा सर्व तपशिल निविदा संघाच्या वेबसाईटवर नमूद केला असून सद्य कामाचे निविदा संघ [www.mahatenders.gov.in](http://www.mahatenders.gov.in) या वेबसाईटवर पाहण्यासाठी उपलब्ध आहे. निविदा संघाची किंवा व निविदा संघाच्या वेबसाईटवर नमूद केलेल्या सर्व अटी व शर्ती पडतील मान्यता प्राप्त ठेकेदारकडून घ्याव्यात.

क) कार्यालयीन आदेश क्र. अ.मि.म.पा. (वि.) / ३२ दिनांक २२/०४/२०१६ नुसार बाबतचा करम अंतिमार्थ सुविधेपर्यंतच विस्तारित केला आहे

जाहिरात क्र. ३/१४३३  
दि. ०५/१२/२०२५

**KFC Kerala Financial Corporation**  
SARB(TVM) : VELLAYAMBALAM, THIRUVANANTHAPURAM-695033 Phone 0471-2737570,718, email: [sarbs@kfc.org](mailto:sarbs@kfc.org), website: [www.kfc.org](http://www.kfc.org)

**SALE NOTICE FOR THE SALE OF IMMOVABLE PROPERTIES**  
E-Auction Sale Notice for the sale of immovable assets under section 29 of State Financial Corporations Act, 1951. Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable properties mortgaged / charged to Kerala Financial Corporation, the physical possession of which has been taken by the Authorized Officer of Kerala Financial Corporation will be sold on "As is where is", "As is what is" and "Whatever there is" and "Without any recourse basis".

Branch: SARB - Thiruvananthapuram Unit Name: Ponnudi River Eco Tourist Home, Kallar, TVM

Sl No.	Name of Borrowers/Guarantors	Balance outstanding as on 01.12.2025	Details of property
1.	Sri Shaji Leo Koshy T/C 34/878, Leo Beach Tower Koshy Road, Vallakkadavu P.O. Thiruvananthapuram-695008	Rs. 11,61,92,367/- (Rupees Eleven crore sixty-one lakh ninety two thousand three hundred and sixty seven only) with future interest & other charges from 02.12.2025	72 cents of land & building in Re-Sy. No.3434/2,3434/2-1, of Vithura, Nedumangadu Taluk, TVM District owned by Sri Shaji Leo Koshy alias Sri Shaji John Joseph by virtue of Sale Deed No. 1870/2001 of Vithura SRO. Total area - 15550 Sq.ft Boundaries: East-Property of Mariya Das - North - Kallar River, West-Property of Balachandran Nair, South - Road
2.	Smt. Seema Shaji Leo T/C 34/878, Leo Beach Tower Koshy Road, Vallakkadavu P.O. Thiruvananthapuram-695008	Rs. 11,61,92,367/- (Rupees Eleven crore sixty-one lakh ninety two thousand three hundred and sixty seven only) with future interest & other charges from 02.12.2025	72 cents of land & building in Re-Sy. No.3434/2,3434/2-1, of Vithura, Nedumangadu Taluk, TVM District owned by Sri Shaji Leo Koshy alias Sri Shaji John Joseph by virtue of Sale Deed No. 1870/2001 of Vithura SRO. Total area - 15550 Sq.ft Boundaries: East-Property of Mariya Das - North - Kallar River, West-Property of Balachandran Nair, South - Road

Reserve Price -Rs.2,80,40,000/- (Rupees Two crore Eighty lakh Four thousand only)  
Earnest Money Deposit - Rs.14,02,000/- (Fourteen Lakh Two thousand only) (To be remitted on or before 12.01.2026 5pm)

For detailed terms and conditions of the sale, please refer to the link provided in: [www.kfcuction.org/www.kfc.org](http://www.kfcuction.org/www.kfc.org), Phone No. 947171725

Place: Thiruvananthapuram, Date 11.12.2025

(Sd/-) Authorized Officer  
Kerala Financial Corporation

**PARADIP PORT AUTHORITY**  
ENGINEERING DEPARTMENT  
HARBOR WORKS DIVISION-III  
e-TCN No.: CE/HWD-III/ACCTS-12/25737, Dtd.01.12.2025

Name of the work: "Providing Drainage facilities along with maintenance repair to the plot inside 807 Bull area near Gate No-1 at Port Prohibited area". Put to tender value: Rs.2,76,82,807.39 (excluding GST). Last date & time of submission of tender: 17.12.2025 up to 17.12.2025 up to 17.15 Hrs. For details, please log on to the Website: <https://eprocure.gov.in/eprocure/app>.

Sd/- Executive Engineer  
Harbour Works Division-III,  
Paradip Port Authority  
PPA/PR/56/2025-2026 dtd. 05.12.2025

**MANAPPURAM FINANCE LTD.**  
CIN:L65910KL1992PLC006523  
(V470A000)W38A(New) Manappuram House,  
Vadapad, Thiruvananthapuram - 680 567.

## GOLD AUCTION NOTICE

The pledges, 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. We are auctioning gold ornaments defaulted customers who have failed to make payment of his/her loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without further notice. Changes in venue or date (if any) will be displayed at auction centre and on website without any further notice.

List of pledges:-  
**KOLLAM, PUNNALA,**  
120030700025302.

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 7358859338, 8714638536.

Authorised Officer  
For Manappuram Finance Ltd

**वैक ऑफ बरूडा**  
Bank of Baroda

**BANK OF BARODA, VARKALA BRANCH**  
THIRUVANANTHAPURAM

**POSSESSION NOTICE (For Immovable properties)**  
Whereas the undersigned being the Authorized Officer of the Bank of Baroda, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest, Act, 2002 and in exercise of powers conferred under Section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the borrowers/guarantors listed below to repay the amounts mentioned in the notices with future interest, and cost thereon within 80 days from the date of receipt of the said notices.

Sl. No.	Name & Address of the Borrower / Guarantor	Due Amount	Description of Immovable Properties
1.	M/s Fathima Spices and Store, Maithanam, Varkala. Proprietor of Fathima Spices and Stores, Mr. Zakir Hussain, S/o Abdul Azeem, Paviya Veedu, Nadayara, Varkala P.O.	Rs.29,21,175.35 (Rupees Twenty nine lakhs twenty one thousand one hundred seventy five and paise thirty five only) and interest thereon.	Equitable Mortgage of Land and Building Measuring 06.07Ares in Survey No 44/13/1-A at Chemmaruthy Village, Varkala Taluk in Trivandrum District standing in the name of Mr. Sakeer Hussain. Boundaries: On the North: Road, On the South: Property of Mr. Sarjan, On the East: Property of Divya Darsini, On the West: Property of Divakaran
2.	Mr. Sarjan B Mrs Divya Darsini, (Guarantor) W/o Sarjan, both residing at Velankonam, Vadasseriikonam, Varkala-695143.	Rs.68,50,641.32 (Rupees Sixty eight lakh fifty thousand six hundred forty one and paise thirty two only) and interest thereon.	Property 1: Equitable Mortgage of Land and Building Measuring 04.24 Ares in Re Survey No 323/8-1, Block No.20 TP No.3023 of Chemmaruthy Village, Varkala Taluk in Trivandrum District standing in the name of Mr. Sarjan. Boundaries: On the North: Road, On the South: Property of Mr. Sarjan, On the East: Property of Divya Darsini, On the West: Property of Divakaran

The borrowers/guarantors, having failed to repay the amount, notice is hereby given to the borrowers/guarantors and the public in general that the undersigned has taken possession of the properties described herein above in exercise of powers conferred on him under sub Section 13 (4) of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on above mentioned date. The borrowers/guarantors in particular and the public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to charges of the Bank of Baroda for the amounts mentioned in the notices under Sec.13(2) with future interest, and cost thereon. The borrower's/Guarantor's attention is invited to sub-section (8) of Section 13 in respect of time available to redeem the secured assets.

Place: Varkala, Date: 02-12-2025

Sd/- Authorised Officer, Bank of Baroda

**TATA CAPITAL HOUSING FINANCE LIMITED**  
Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013.  
Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, Ground Floor, Jain Tower - II, NH-17, Near Lulu Mall, Edappally, Cochin 682024, Kerala.

**NOTICE FOR SALE OF IMMOVABLE PROPERTY**  
(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 15 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to TATA Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on 23-12-2025 on "As is where is" & "As is what is" and "Whatever there is" and "Without any recourse basis" for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset / property shall be sold by E- Auction at 2.00 P.M. on the said 23-12-2025. The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the TCHFL on or before 22-12-2025 till 5.00 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, Ground Floor, Jain Tower - II, NH-17, Near Lulu Mall, Edappally, Cochin 682024, Kerala.

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below :

Sr. No.	Loan A/c. No.	Name of Borrower(s) / Co-borrower(s)/Legal Heir(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Outstanding as on
1.	TCHHL047200100223164 & TCHIN0472000100225730	Mr Mukesh M S Mrs.Deepthi Raj US	Rs. 875457/- is due and payable by you under loan account No. TCHHL0472000100223164 and an amount of Rs. 149848/- is due and payable by you under loan account No. TCHIN0472000100225730 totalling to Rs. 1025305/- & 14-01-2025	Rs. 8,95,000/- Earnest Money Deposit (EMD):- Rs. 89,500/- Type of possession:- Physical	Rs. 180028/- is due and payable by you under Agreement No. TCHIN0472000100225730 and an amount of Rs. 1007392/- is due and payable by you under Agreement No. TCHHL0472000100223164 totalling to Rs. 1187420/- as on 02-12-2025
Description of the Immovable Property: District: Thiruvananthapuram; Sub District: Palode Taluk; Nedumangad ; Village: Palode; Desam/Kara/Muri: Anode Panchayath: Nanniyode; Re.Sy.Block No.: 13 Re.Survey.No: 379 Re.Sy.Sub.Division: 35 Old Survey No: 1004 Old Survey Sub.Division: 4; Extent (Are / Sqm): 2.44 Ares; Nature of Property & Tharam: Janmam/Purayidam; Seller Thandaper No.: 6059 Property Description:- All that piece and parcel of land having an extent of 2.44 Ares in Re.Sy.Block No. 13 in Re.Sy.No.379/35 in Old.Sy.No. 1004/4 situated at Nanniyode Panchayath in Palode Village in Nedumangad Taluk and all rights mentioned in the Sale Deed No.942/1/2023 registered on 07-09-2023 in the name of Mr.Mukesh MS & Mrs.Deepthi Raj in Sub-Registration District of Palode in the Registration District of Thiruvananthapuram. Boundaries: East: Property of Mary John North: Property of Baiju West: Road South: Property of Kumari.					
2.	100063501 & 100063502	Mrs. PUSHPA C Mr. RAJAN C AMMA ENGINEERING WORKS	Rs. 2332111/- is due and payable by you under Agreement No.100063501 and an amount of Rs. 153241/- is due and payable by you under Agreement No. 100063502 totalling to Rs. 2485352/- & 15-02-2022	Rs. 5,00,000/- Earnest Money Deposit (EMD):- Rs. 50,000/- Type of possession:- Physical	Rs. 419519/- is due and payable by you under Agreement No. TCHIN0472000100063502 and an amount of Rs. 3759288/- is due and payable by you under Agreement No. TCHHL0472000100063501 totalling to Rs. 4178807/- as on 02-12-2025
Description of the Immovable Property: Kramanumber: 1; District: Thiruvananthapuram; Sub District: Ooruttambalam; Taluk: Kattakkada; Village: Maranalloor; Desam: Maranalloor; Panchayath: Maranalloor Re. Sy Block No.: 10; Re. Sy No.: 15; Re. Sy. Sub division: 4 Old Sy No.: 205; Old Sy Sub Division: 4 B; Extent (Are / Sqm): 2 Ares 2 sqm Nature of Avagasham - Tharam: Jenmm - Purayidam; Seller Thandaper No.: 15734; All the piece and parcels of immovable property admeasuring 2.02 Ares in old survey number 205/04B and Re-survey number 15/4 and Block No. 10 of the Maranalloor village, Kattakkada Taluk with building Bearing No: MP /1482-F there-in, within the local limit of Maranalloor Panchayath and all rights mentioned in the Sale Deed No.604/1/2020 registered in Ooruttambalam Sub Registrar Office in Thiruvananthapuram District. Boundaries: East: Private Road North: Canal West: Property of Indira Devi South: Property of Midula Devi. The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation.					
3.	TCHHF047000100065725 & TCHHF047000100065725	Mr.Shammad Abdul Hameed. Mrs.Aghmar Ghaliza Raihana N U Mrs.Sajida Beevi S M/s. A S Trading Company	Rs 962202/- is due and payable by you under loan account No. TCHHF0470000100065725 and an amount of Rs. 8511221/- is due and payable by you under loan account No. TCHHF0470000100065725 totalling to Rs. 9473423/- & 14-03-2023	Rs. 50,00,000/- Earnest Money Deposit (EMD):- Rs. 50,00,000/- Type of possession:- Physical	Rs. 1686290/- is due and payable by you under Agreement No. TCHIN0470000100065725 and an amount of Rs. 13204900/- is due and payable by you under Agreement No. TCHHF0470000100065725 totalling to Rs. 14891190/- as on 02-12-2025
Description of the Immovable Property: All that piece and parcel of the Kramanumber: 1; District: Thiruvananthapuram; Sub District: Pothenchode; Taluk: Thiruvananthapuram; Village: Melthonnakkal; Panchayath: Pothenchode; Muri: Kallor; Re.Sy.Block No: 5; Re.Sy.No: 112/11; Survey No: 2381/1; Extent (Are / Sqm): 8.85Ares; Nature of Avagasham - Tharam: Pandarapattam - Purayidam; Seller Thandaper No.: 1397 Property Description:- All that piece and parcels of land having an extent of 8.85 Ares in Sy.No.2381/1 and Re.Sy.No. 112/11 together with building bearing No.15/381 along with right of way situated in Pothenchode Panchayath located in Melthonnakkal village in Thiruvananthapuram Taluk and all rights mentioned in the Gift Deed No.1044/1979 dated 07.05.1979 & Release Deed No.5056/2010 dated 15.12.2010 registered in the name of Mrs.Sajida Beevi in Sub-Registration District of Pothenchode in the Registration district of Thiruvananthapuram. Boundaries: East: Road North: Property of Nazeha West: Property of Sidhique South: Property of Nazeha.					
The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation.					
Note :- The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation, Dispute if any. At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions: NOTE: The E-auction of the properties will take place through portal <a href="http://bankauctions.in/">http://bankauctions.in/</a> on 23-12-2025 between 2.00 PM to 3.00 PM with limited extension of 5 minutes each. Terms and Condition: 1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment Amount will be: Rs.10,000/- (Rupees Ten Thousand Only) 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after a Auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on 16-12-2025 between 11 AM to 5.00 PM. with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. 10. In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, Litigations known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities ares of property tax, electricity etc. before submitting the bid. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, M/s. A Closure, Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Amerpet, Hyderabad - 500038 Email : <a href="mailto:info@bankauctions.in">info@bankauctions.in</a> or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number - 9999078669. 13. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14. Please refer to the below link provided in secured creditor's website <a href="https://sur.lqhqolx/">https://sur.lqhqolx/</a> for the above details. 15. Kindly also visit the link: <a href="https://www.tatacapital.com/property-disposal.html">https://www.tatacapital.com/property-disposal.html</a> Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised Officer for all queries and enquiry in this matter.					
Place: THIRUVANANTHAPURAM Date: 06.12.2025					Sd/- Authorised Officer, Tata Capital Housing Finance Ltd.