

Form No. ITCF 16
[See rule 48 of Second Schedule To the Income Tax Act, 1961]
GOVERNMENT OF INDIA
MINISTRY OF FINANCE, DEPARTMENT OF FINANCIAL SERVICES,
OFFICE OF THE RECOVERY OFFICER - II
DEBTS RECOVERY TRIBUNAL - 2, BANGALURU
4th Floor, Telephone House, Rajbhavan Road, Bangalore - 560 001.

WARRANT OF ATTACHMENT OF IMMOVABLE PROPERTY
(See Sections 25 and Sec. 29 of the Recovery of Debts Due to Banks and Other Financial Institutions Act, 1993, read with II Schedule to the Income Tax Act, 1961)
RC No. / 378 / 2023 IN O.A. / 1780 / 2019

Between:
The Federal Bank Ltd.
Udupi Branch
... Certificate Holder Bank

V/s.
Sri. Joyce Karkada & Others
To,
(CH) The Federal Bank Ltd.
Udupi Branch, Mahalasa Towers,
Court Road, Udupi, Karnataka - 576101.
... Certificate Holder / Applicant

To,
(CD-1) Sri. Joyce Karkada S/o. Sri. William Augustine Karkada
No. 205, 2nd Floor, Srinivasa Enclave, Valakad, Udupi District - 576101.
Also At: Sri. Joyce Karkada, Proprietor M/s. Chef Joys Corner Office,
At No. 416 A9 & A10, MGM Arcade, Vidyanagar, Manipal, Udupi District, Karnataka - 576104.
(CD-2) Sri. Selvinroy Karkada S/o. Sri. Joyce Karkada
Rep. by Power of Attorney Holder, Mr. Joyce Karkada
R/At No. 4, Paramanand Chawl, Subash Wadi, Vandrappada,
Ambarnath West, Thane - 421501.
Also At: Sri. Selvinroy Karkada S/o. Sri. Joyce Karkada
Permanent Address : R/At No. 205, 2nd Floor, Srinivasa Enclave,
Valakad, Udupi, Karnataka - 576101.
(CD-3) Ms. Jacinthia Rosaline Karkada D/o. Joyce Karkada
R/At No. 205, 2nd Floor, Srinivasa Enclave,
Valakad, Udupi District, Karnataka - 576101.
... Certificate Debtors

To,
Sri. Jijo V Thomas, Manager, The Federal Bank Ltd.
LCDR Department, No. 3, 2nd Floor, MSR West Park,
Church Street, Bangalore - 560001.

Whereas, in execution of Certificate in RC/378/2023 IN O.A./1780/2019 drawn by the Presiding Officer, DRT, Bengaluru, the certified Debtor is to pay a sum of Rs. 37,58,138.61 (Rupees Thirty Seven Lakhs Fifty Eight Thousand One Hundred and Thirty Eight and Paise Sixty One Only) along with interest penal interest if any rests from the date of application till the date of realization along with cost and future interest till the date of realization in full, jointly or severally from the Certified Debtor.

The Outstanding Liability as on 22.12.2025 is Rs. 78,63,186.67 (Rupees Seventy Eight Lakhs Sixty Three Thousand One Hundred Eighty Six and Paise Sixty Seven) as per affidavit filed by CHB Vide Doc. No. 208811/2025, Dated 23.12.2025. This is to command you to attach the immovable properties of the said Certificate Debtors as set forth in the schedule hereunto annexed and unless the said shall pay to you the above said sum and the costs of this attachment, to hold the same until further orders from the Recovery Officer.

You are further commanded to return the Warrant on or before 12.03.2026 With an endorsement certifying the day on which and the manner in which it has been executed or why it has not been executed.

Schedule of Property As per RC (Property Owned By Defendant No.1 Mortgaged By Defendant No.1 Mr. Joyce Karkada

All that piece and parcel of the Residential Land, Measuring 4.37 Cents out of 6.75 Cents with Building comprised in Sy.No. 1102C2P17, Situated at 76, Badagabettu Village, Volakadu Ward of Udupi Taluk, District Udupi and bounded on: East : Portion of the same S.D. West : Portion of the same S.D., North : Road and Portion of the same S.D. South : Portion of the same S.D.

RECOVERY OFFICER - 2
DRT - 2

MANAPPURAM FINANCE LTD.

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 16/06/2026 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:-
DAKSHINA KANNADA, B.C.ROAD,MANGLORE, 0101320700751120, MOHAMAD KABIR, 5000/-, STUD 1, 3565, CHANDRAHASA, 16034/-, STUD 1, 3941, SANTHOSH, 24000/-, BRACELET 1, 0101320730019800, SUKESH NAIKA, 48936/-, CHAIN 1, DAKSHINA KANNADA, BELTHANGADY, 0112550700025312, SOORAJ P.S, 3000/-, DROPS & STUD 1, 0112550730015226, BINDUMOL K K, 10521/-, DROPS & STUD 1, 5331, SACHIN B C, 22120/-, CHAIN 1, 6780, VASANTA L, 60784/-, CHAIN 1, 0112550750000058, MAIMUNA, 93710/-, BROAD BANGLES 1, DAKSHINA KANNADA, BOLARA MANGALADEVI, 0130040700026603, SANTHOSH KUMAR SHETTY M, 12000/-, STUD 1, 0130040730012208, APSALI M, 13976/-, ANGLEWARE 1, 2785, ABHAY, 69495/-, CHAIN 1, FINGER RINGS 1, 2844, SREEJITH, 58241/-, BROAD BANGLES 1, 2845, SREEJITH, 28148/-, BANGLE 1, 3618, AJITH KUMAR, 48470/-, CHAIN 1, DAKSHINA KANNADA, DERALAKATTE, 0109190730009367, SINAN MOIDINA, 156155/-, BROAD BANGLES 1, DEREBAIL, 0121850700027630, SIVALAL P.S, 8300/-, FINGER RINGS 1, DAKSHINA KANNADA, FARANGE PETA, 0109200700027622, K B ADAM, 10300/-, FINGER RINGS 1, 0109200730010615, VASANTH SURESH YADAV, 12631/-, FINGER RINGS 1, DAKSHINA KANNADA, JYOTHI CIRCLE MANGALORE, 0115700730010316, RANJITH THOMAS, 50181/-, BROAD BANGLES 1, 0414, ROHAN JOSEPH GONSALES, 145500/-, CHAIN 2, FINGER RINGS 1, LOCKET 1, STUD 2, 0452, THRIVANI, 11727/-, FINGER RINGS 1, 0865, SUKESH NAIK, 62765/-, CHAIN 1, DAKSHINA KANNADA, KAIKAMBA, 0109740700023181, THAIBABANU SARKAVAR, 29900/-, FINGER RINGS 1, 3222, MAHAMMAD THOUFIQ, 6000/-, FINGER RINGS 1, 3227, MAHAMMAD THOUFIQ, 6000/-, FINGER RINGS 1, 0109740730019255, ZUBAIR MOHAMMED, 14499/-, FINGER RINGS 1, DAKSHINA KANNADA, KANKANAVI, 0101300700763620, LAKSHMI LALAJI, 10000/-, FINGER RINGS 1, 5163, GEETHESH, 89000/-, CHAIN 1, 5351, HARISH, 12000/-, CHAIN 1, 0101300730024201, SUMA, 29470/-, FINGER RINGS 1, BABY BANGLES 1, 4202, SUMA, 26170/-, DROPS & STUD 1, FINGER RINGS 1, 4731, TALANGARA MUKHTAR ABDULLA, 239860/-, CHAIN 1, NECKLACE 1, 5636, DAYANANDA, 26038/-, BRACELET 1, UDUPI, KARKALA, 0101350700756910, SUDHAKAR POOJARY, 24998/-, FINGER RINGS 1, LOCKET 1, 7839, MANJUNATH SHIVA POOJARY, 11100/-, FINGER RINGS 1, 8026, UMAR FAROOQ, 27000/-, CHAIN 1, 0101350730022454, MELVIN PROXY DSOUZA, 81320/-, BRACELET 1, 2741, PADMANABHA D, 10323/-, FINGER RINGS 1, 2755, PRASHANTHA, 5795/-, DROPS & STUD 1, 2756, PRASHANTHA, 13741/-, CHAIN 1, 3485, FELIX MATHAIS, 440944/-, BANGLE 1, CHAIN 1, NECKLACE 1, DAKSHINA KANNADA, KAVOOR, 0117190700029053, AJITH V, 5000/-, STUD 1, 9732, SHASHIDHAR, 12900/-, FINGER RINGS 1, 0117190730015574, ALOK SINGH, 65800/-, CHAIN 1, 5617, ARUNA IRAPPA, 8950/-, STUD 1, UDUPI, KOTESHWARA, 0130050730008033, VINAYAK KUMBAR, 42632/-, CHAIN 1, 9622, SUJATHAN, 13637/-, DROPS 1, 9661, GANGADHARAACHARI, 30420/-, DROPS & STUD 1, 0470, V SAMPATH KUMAR, 246528/-, BROAD BANGLES 1, DROPS & STUD 1, UDUPI, KUNDAPURA, 0130680700023924, VIVEK G NAIK, 46900/-, CHAIN 1, FINGER RINGS 1, 0130680730011881, SHARATH BASAVA, 115553/-, NECKLACE 1, 1889, RAVIKIRAN BASAVA POOJARI, 24653/-, MATTI 1, STUD 1, 1955, AKSHATHA SEETHARAM SHETTY, 23668/-, CHAIN 1, 2358, DHIRAJ, 35004/-, CHAIN 1, 2386, VISHAL G NAIK, 12177/-, DROPS & STUD 1, 2418, SHARADA, 16798/-, STUD 1, KODAGU, KUSHAL NAGAR, 0129120700028663, RAGHU B S, 17400/-, FINGER RINGS 1, 8951, PREETHI PONNAMMA M T, 29960/-, FINGER RINGS 1, 9029, P Y JYOTHI, 6300/-, FINGER RINGS 1, 9065, GANESH K, 5926/-, FINGER RINGS 1, 9224, BHOOMIKA M, 18400/-, DROPS & STUD 1, 0129120730022490, VANAJAKSHI G H, 62506/-, CHAIN 1, 2491, VANAJAKSHI G H, 47481/-, BROAD BANGLES 1, KODAGU, MADIKERI, 0105200700032727, UNITH P N, 11400/-, FINGER RINGS 1, 4427, JEEVAN H G, 20000/-, DROPS & STUD 1, 0105200730013342, ANURAG SHARMA, 203448/-, CHAIN 1, FINGER RINGS 1, MATTI 2, STUD 1, 3417, J S THEJASWANI, 18735/-, STUD 1, 3818, MOHAMMED AFROZ, 30341/-, DROPS & STUD 1, FINGER RINGS 1, 3949, ANIL KUMAR K N, 37030/-, CHAIN 1, 4056, ANEESH M S, 22107/-, FINGER RINGS 1, 4152, S JEEVAN KUMAR, 29883/-, CHAIN 1, 4560, SANGEETHA M B, 35163/-, DROPS & STUD 1, 4642, VEENA G, 12005/-, DROPS & STUD 1, 4850, LOKANATHA K, 50011/-, FINGER RINGS 1, DAKSHINA KANNADA, MANGALORE, 01002107000233010, FARHA, 22000/-, LOCKET 1, STUD 1, UDUPI, MANIPAL, 0118340730012909, SUNIL N H, 79419/-, BROAD BANGLES 1, 2910, SUNIL N H, 16924/-, FINGER RINGS 1, 2929, SUNIL N H, 26512/-, FINGER RINGS 1, DAKSHINA KANNADA, MOODABIDRI, 0116640700034602, VINIL, 29500/-, CHAIN 1, 0116640730015026, HARISH, 47000/-, NECKLACE 1, 5097, PRASHANTHI, 173504/-, CHAIN 1, DAKSHINA KANNADA, MULKI KARNAD, 012320730013365, DIVAKAR SALIAN, 23246/-, FINGER RINGS 1, 3430, ABDUL SAMEER, 850065/-, BROAD BANGLES 1, KODAGU, MURNAD MADIKERI, 0116250700029806, ATHIKA M.A, 90501/-, CHAIN 1, DROPS 1, DROPS & STUD 1, LOCKET 1, 0116250730013206, HANSA K M, 13022/-, STUD 1, 3958, RAVI H R, 19315/-, CHAIN 1, 5203, MOHAMED SAFI M H, 235028/-, DROPS & STUD 1, HANDSETS 1, NECKLACE 1, DAKSHINA KANNADA, MYSORE ROAD PUTTUR, 0101220700765080, VEENA BAI, 8593/-, LOCKET 1, 0101220730017182, DIVAKARA B, 14572/-, FINGER RINGS 1, 7186, DIVAKARA B, 8205/-, DROPS & STUD 1, 7440, ASHOK G, 27639/-, FINGER RINGS 1, 7634, SRINIVAS K, 14771/-, FINGER RINGS 1, DAKSHINA KANNADA, NAGOORI MANGALORE, 012420730013580, MANJUNATH PURTHGERI, 59137/-, CHAIN 1, KODAGU, SHANIVARSHANTHA, 0118840700027668, MADAN K M, 16160/-, DROPS 1, FINGER RINGS 1, STUD 1, 8416, KUMARA, 14850/-, FINGER RINGS 1, KODAGU, SIDDAPURA, 0110660700033134, HANSA K U, 16621/-, DROPS & STUD 1, KODAGU, SOMAWARPET, KODAGU, 0129510700024299, PRAVEENA K K, 10000/-, STUD 1, 4489, GIRISH G B, 5000/-, LOCKET 1, 5110, SUPRIYA C, 18000/-, DROPS & STUD 1, STUD 1, 5143, KUMAR T M, 12000/-, FINGER RINGS 1, 0129510730016988, B R MUTHTHAPPA, 6109/-, FINGER RINGS 1, DAKSHINA KANNADA, SULLIA, 0101360700740010, RAVICHANDRA A, 10000/-, FINGER RINGS 1, 0684, JANARDANA, 15740/-, STUD 1, 0101360730012271, NETRAVATI MAILARAPPA MYAGERI, 5015/-, LOCKET 1, 3640, PRASHANTHA M, 10426/-, DROPS & STUD 1, 3764, B ABDUL RASHEED, 9957/-, BRACELET 1, 3765, B ABDUL RASHEED, 17831/-, DROPS & STUD 1, 4043, MANOJ G K, 9844/-, FINGER RINGS 1, DAKSHINA KANNADA, THOKKOTTU, 0101310700747790, RENUKA MANJAPPA LEKAR, 14300/-, DROPS & STUD 1, 0101310730008101, KAUSHIK, 5523/-, STUD 1, 8681, KAUSHIK, 9217/-, FINGER RINGS 1, 9034, NAVEEN DSOUZA, 27130/-, FINGER RINGS 1, UDUPI, UDUPI, 0101230700754068, ULLAS R, 17000/-, LOCKET 1, 0101230730017951, ASHWINI, 10079/-, CHAIN 1, 8780, ANIL KUMAR S T, 7925/-, STUD 1, 0768, ULLAS R, 1492000/-, CHAIN 1, DAKSHINA KANNADA, URVASTORE CHILIMBI, 0115420700024042, YELLAVVA PUJAR, 7800/-, STUD 1, 4297, NITHIN, 13500/-, FINGER RINGS 1, 4372, ADHITH E K, 14000/-, FINGER RINGS 1, 4387, SWATHI, 7500/-, FINGER RINGS 1, 4446, SAVITHA, 35943/-, CHAIN 1, DROPS & STUD 1, 4455, NITHIN KUMAR, 49000/-, STUD 1, 0115420730021081, SONY, 11020/-, STUD 1, 2121, NEETHI H NATH, 98938/-, NECKLACE 1, 2122, NEETHI H NATH, 137291/-, BROAD BANGLES 1, CHAIN 1, FINGER RINGS 1, LOCKET 1, STUD 1, 3162, SWATHI, 14105/-, STUD 1, KODAGU, VIRAJPET KODAGU, 0111930700030241, ZAKARIYA C H, 11000/-, DROPS & STUD 1, 0958, PRAVEENA S, 4500/-, DROPS & STUD 1, 2428, PRAHLADA, 15000/-, LOCKET 1, STUD 1, 0111930730011553, GANESH H K, 22358/-, CHAIN 1, FINGER RINGS 1, 2037, J SANIL, 14765/-, DROPS & STUD 1, 2444, UMESH C P, 25093/-, FINGER RINGS 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 NEFT/RTGS on the same day of auction. Bidders should carry valid ID card/PAN card. For more details please contact 9072607147.

Authorised Officer
For Manappuram Finance Ltd

PIRAMAL FINANCE LIMITED (PFL)
Registered Office Address : Unit No.501, 6th Floor Piramal Aarti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp Fire Station, LBS Marg, Kurla (West), Mumbai-400 070.
CIN: L65910MH1984PLC032639, Website : www.piramalfinance.com

DEMAND NOTICE

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorised Officer of Piramal Finance Limited (PFL) (Formerly Piramal Capital & Housing Finance Ltd.) under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, notice is hereby given, once again, to the said Borrower(s) to pay to PFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to PFL by the said Borrower(s) respectively.

Name of the Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount with NPA date	Description of secured asset (immovable property)
(ILC No. HLSA0005A04A of Udupi Branch) Ashok Sooral (Borrower) Divya (Co Borrower 1)	Di: 20-05-2026 / ₹ 3080218/- (₹ Thirty lakh Sixty Thousand Two Hundred Eighteen Only) NPA (06-05-2026)	Non-Agricultural immovable situated at Chantharu Village within the limits of Chantharu Village Panchayath comprised in: S.No.: 3/38 KISSAM. Converted Extent Cents and in Sq. Mtrs.: 3.34 (135.47 Sq. Mtrs.). The aforesaid property is shown and identified as Property No. 152600302200128229 in the Form No. 9 and 11(a) issued by the Chantharu Village Panchayath

If the said Borrowers shall fail to make payment to PFL as aforesaid, PFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of PFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

DATE : 30.05.2026
PLACE : SHIMOGA, KARNATAKA

SD/- (AUTHORISED OFFICER),
PIRAMAL FINANCE LIMITED

STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH

Authorised Officer's Details:
Name: Sri.Govind L Ballal
E-mail: id: sbi.05173@sbi.co.in
Mobile: +91 9449086490
Landline No: 080-2594-3663/3664

Address of the Branch:
3rd Floor, Building No.11/90, Opp.Trustwell Hospital, Near Old Shivaji Theatre, J C Road, Bengaluru -560 002
Contact: CCO: Sri.Prabhat Kumar Singh
M: 9901363648
Tel: 25943678 25943663
Email: sbi.05173@sbi.co.in

APPENDIX-IV-A
[See proviso to rule 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for sale of Immovable Asset 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) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower that the below described immovable property mortgaged/charged to the Secured creditor, physical possession of which has been taken by the Authorised Officer of State Bank of India, Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on 03.07.2026 for recovery of Rs.59,27,501/- (Rupees Fifty Nine Lakhs Twenty Seven Thousand Five Hundred and One only) as on 26.05.2026 + interest + expenses and costs, due to State Bank of India, Secured creditor from Shri. Kalakanagouda S/o. Hanamagoudra (Borrower).

The reserve price, earnest money deposit and bid increment amount and last date for receipt of EMD will be as under:-

Prop-erty No.	Reserve Price (below which the property will not be sold)	Earnest Money Deposit (EMD)	Bid increment amount	Time & Date of e-auction
1	Rs.59,30,000/-	Rs.5,93,000/- (upto 03.07.2026, 10.00 AM)	Rs. 50,000/-	From 11.00 am to 4.00 pm on 03.07.2026

DESCRIPTION OF PROPERTY

Tender No: SBI/SARB/89
(Title deed holder: Shri Kalakanagouda)

All that piece and parcel of Non-agriculture property held on warg right situated at Padavu Village of Mangaluru Taluk, within the limits of Mangaluru City corporation and within the Registration Sub-District of Mangaluru City, D. K. District, comprised in:

R.S. No.	Kissam	Extent (A-C)
22/2P1	Converted	0.04.50

Together with a residential building in Property No.21-1-551-910, Sy. No.22/2(P), (Katha No.1069628), 12th Cross, Near Rama Shakti Mission, Shakti Nagar, Paduvu Village, Mangaluru-575006 with all other easementary rights of way and water appurtenant there to and bounded on: East by: Road, West by: Portion of the same Sy. No, North by: Portion of Same Survey No. South by: Portion of same Survey No.

The sale shall be subject to provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest(Enforcement) Rules, 2002. For further details regarding inspection of the property the intending bidder may contact the Authorised Officer, State Bank of India, Stressed Assets Recovery Branch, Building No. 11/90, III Floor, Opp. Trustwell Hospital, Near Old Shivaji Theatre, J C Road, Bengaluru - 560002. Telephone: 080-2594-3678/3663 or Bank's approved Resolution Agent, M/s.Yashalakshmi Resolutions and Consultants Pvt. Ltd., Bengaluru, Representative: Shri.K.M.Udupa - 9880661493/ Shri.L.Krishnamurthy - 9449150926.

To the best of knowledge of the Authorised Officer, there is no encumbrance on any of the above said property. For detailed terms and conditions of the sale, please refer to the link provided in www.sbi.co.in and https://sbainet.com.

Date : 29.05.2026
Place: Bengaluru

SD/- Authorised Officer,
State Bank of India,
SARB, Bengaluru

STATE BANK OF INDIA
Main Road, Somawarpet Branch (40153)
Somawarpet, Kodagu Dist-571236, Ph: 888015459, E-mail: sbi.40153@sbi.co.in

DEMAND NOTICE

NOTICE UNDER SECTION 13 (2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 (HEREINAFTER CALLED 'ACT')

A notice is hereby given that the following Borrower 1) Mr. G.S. Uday Kumar S/o. Mr. G.S. Somayya, 2) Chandravathi .K.K. W/o. Mr. G.S. Udaykumar have defaulted in the repayment of principal and interest of the loan facility obtained by them from the Bank and the loan accounts have been classified as Non-Performing Assets (NPA). The notices were issued to them and guardians under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unsealed and as such they are hereby informed by way of this public notice.

Name and Address of the Borrower/s : 1) Mr. G.S. Uday Kumar S/o. Mr. G.S. Somayya, No. 1/53, Near Chowdli Society, Alekette Road, Somawarpet Taluk, Madikeri-571236. 2) Chandravathi .K.K. W/o. Mr. G.S. Udaykumar, Alekette Road, Chowdli Village, Somawarpet Taluk, Kodagu District-571236. Guarantor/s : Mr. G.S. Udaykumar S/o. Mr. G.S. Somayya, Alekette Road, Chowdli Village, Somawarpet Taluk, Kodagu District-571236 (for ABAL-41006435883).

1) Account No.'s : CC-31134040973, WCTL-40291334952, GECL-40291917763, ABAL-41006435883, MSME-PMEGP-42568414719, MSME-PMEGP-43419309797
Demand Notice : 13.05.2026 NPA Date : 28.09.2025-ABAL & 11.05.2026-CC

Amount outstanding (As on the date of notice) : Rs. 1,11,36,382/- (Rupees One Crore Eleven Lakh Thirty Six Thousand Three Hundred and Eighty Two Only) as on 13.05.2026 and you are also liable to pay interest and other charges from 13.05.2026 at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges etc. thereon.

Hypothecation of Movable Properties : Please mention all the hypothecated properties viz. Current Assets including Stocks, Stocks in Trade, Receivables, Consumable Stores and Spares and entire current assets and Hypothecated Movable Plant and Machinery etc. of the company mentioned in the documents (Schedule B)

Hypothecation over stocks and receivables (current & future)

Equitable Mortgage of Immovable Properties Part - II : All that part and parcel of the residential plot bearing Survey No. 62/27 of 1.08 Acres, Sy. No. 62/26 of 0.36 Acres, Sy. No. 62/281 of 0.15 Acres, Situated at Property No. 1518002053001420284 with Sy. No. 62/27,62/26,62/281. Situated at Chowdli Village and Panchayath, Somawarpet Taluk, Kodagu District. Property Measuring : 1.59 Acres and 484.40 Sq. meters. Property standing in the name of Mr. G.S. Udaykumar. Bounded by : East : Land in Sy. No. 70, West : Somawarpet - Shanthalil Road, North : Land in Sy. No. 62/7, South : Land in Sy. No. 62/7.

The steps are being taken for substituted service of notice. The above Borrower /Guarantors/mortgagors are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The borrowers/guarantors/ mortgagors 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.

Date : 13.05.2026
Place : Somwarpet

SD/- Authorised Officer, State Bank of India
Somawarpet Branch

ICDS LIMITED
Regd. Office: Syndicate House, Manipal 576104, Udupi Dt., Karnataka
CIN: L65993KA1971PLC002106, Web: www.icdslimited.com

EXTRACT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2026

Sl. No.	Particulars	Quarter ended		Year ended		
		31-Mar-2026 (refer note 2)	31-Dec-2025 (Unaudited)	31-Mar-2025 (refer note 2)	31-Mar-2025 (Audited)	31-Mar-2025 (Audited)
1.	Total Revenue from operations (net)	32.96	71.87	163.29	296.22	433.12
2.	Net Profit/(Loss) for the quarter/year (before tax, exceptional items)	(70.94)	32.30	71.84	56.86	218.40
3.	Net Profit/(Loss) for the quarter/year before tax (after exceptional items)	(70.94)	32.30	71.84	56.86	218.40
4.	Net Profit/(Loss) for the quarter/year after tax (after extra-ordinary items)	(58.58)	29.45	68.48	46.37	61.38
5.	Total Comprehensive Income for the quarter/year (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income / (Loss) (after tax)	(65.79)	29.45	68.61	39.16	81.51
6.	Equity Share Capital (face value of Rs 10 each)	1,302.67	1,302.67	1,302.67	1,302.67	1,302.67
7.	Reserves (excluding Revaluation reserve as shown in the balance sheet of previous year)	-	-	-	-	-
8.	Earnings per share (EPS) (of Rs 10/- each) (not annualised for the quarter): Basic (in rupees) Diluted (in rupees)	(0.45) (0.45)	0.23 0.23	0.53 0.53	0.36 0.36	0.62 0.62

Notes: 1. The above is an extract of the detailed format of quarterly standalone financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015. The full format of the Quarterly Standalone Financial Results are available on the Stock Exchange websites www.bseindia.com, www.nseindia.com and company's website www.icdslimited.com. 2. The figures of the quarter ended March 31, 2026 and March 31, 2025 are the balancing figures between the audited figures in respect of the full financial year and the unaudited year to date figures upto the third quarter of the relevant financial years. 3. The standalone financial results for the quarter and year ended March 31, 2026 has been reviewed and approved by the Audit Committee and approved by the Board of Directors at their meeting conducted on May 29, 2026. 4. The Company carries on its business in four reportable segments viz Financial Services (recovery of loans and advances), trading, rent on premises and others. Others include marketing of the insurance products of life and general insurance companies. The segment reporting of the Company has been prepared in accordance with Ind AS 108 'Operating Segments' prescribed under section 133 of the Companies Act, 2013, read with relevant rules thereunder. The Company has presented the operating segments information on the basis of Consolidated Financial Results. 5. Other income includes dividend income, interest income, unwinding interest income on financial assets and Fair value gain/(loss) on financial assets, Profit on sale of property, plant and Equipment. 6. The Company in the Financial year 1991-92 had paid an advance to Mr Hiten P Dalal, Stock Broker, amounting to Rs. 280.56 Lakhs towards purchase of securities for its investment purposes, which was required for maintaining SLR required to be maintained against Public Deposits. The stock broker, however, failed to give the delivery of those securities and in the interim had delivered MTNL bonds having face value of Rs.100 Lakhs in part satisfaction of the amount paid. The stock broker got involved in the security scam during that period. MTNL bonds were sold by the Company and it realized Rs.84 lakhs along with interest of Rs.5 lakhs. The Company had followed up for the delivery of the securities for the balance amount and approached the Special Court (Trial of offences relating to Transaction in Securities) Act,1992 of Mumbai, for getting justice and recovery of the dues. The Special Court in the interim held that, the company had to make good the investment sold by depositing of equal amount of securities, in respect of which the Company had deposited the ITI Bonds (