AXIS FINANCE LIMITED

Axis Finance Limited I Axis House, Ground Floor, Pandurang Budhkar Marg, Worli, Mumbai 400025.

DEMAND NOTICE

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Whereas the undersigned being the Authorised Officer of Axis Finance Limited (AFL) under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules already issued detailed Demand Notice dated below under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singularly or together referred to "Obligors")/Legal Heir(s)/Legal Representative(s) listed hereunder, to pay the amount mentioned in the respective Demand Notice, within 60 days from the date of the respective Notice, as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the undersigned, and the said Obligor(s)/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Obligor(s) /Legal Heir(s)/Legal Representative(s) to pay to AFL, within 60 days from the date of the respective Notice/s, the amount indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to AFL by the said Obligor(s) respectively.

Sr. No.	Loan A/c. No.	Name of Obligor(s)/Legal Heir(s)/Legal Representative(s)	Total Outstanding Dues (Rs.) as on below date*	Date of Demand Notice	Date of NPA
1.	0456MMA00012521 0456MMA00003693	Jetto Varghese M I Varghese	INR 28,70461/- as on 6th Aug 2026.	10th August, 2026	03.08.2026
	Details of Secured Assets: 0456MMA00012521 & 0456MMA00003693: All that piece and parcels of immovable property admeasuring 2.22 Ares (5.485 cents) in Re. Sy. No. 301/17 (Old Sy. No. 300/1A) Block No. 34 in Choornikkara Village together with a building bearing Door No. III/67 together with right of way over 1.02 meter wide private road at the eastern-northern corner of the property, Alara Taluk, Ernakulam District, Kerala- 683101. Boundaries: (location sketch no. 1598/2021). **East:** Property of Santhosh, **South:** Property of Baby, **West:** Property of Joseph, **North:** Road				
2.	0456MLA00003005	Kichu Mess, Through its Proprietor (Borrower) Mr. Biju K, Mrs. Viji K	INR 26,92,146/- as on 6th Aug 2028.	10th August, 2026	03.08.2026
	Details of Secured Assets: 0456MLA00003005: All that piece and parcels of residential immovable property admeasuring 3.232 ares in survey number 146/37 as per the digital tax receipt and re-survey No. 146/2 old sas in title deed in Perumanna Village, Perumanna Desom of Kozhikode Taluk per Settlement Deed No. 2849/2010 of Sub-Registry office Mavoor and bounded by: **North:** Binosh vaka, **South:** Mani Kaivasham, **East:** PWD Road, **West:** Umadevi Vaka.				

* With further interest, additional Interest at the rate as more particularly stated in respective Demand Notices dated mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and/or realization. If the said Obligor(s) shall fail to make payment to AFL as aforesaid, then AFL shall proceed against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences. The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of AFL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Place: Kerala, Date: 20.08.2026 **Sd/- Authorised Officer, Axis Finance Ltd.**

DCB Bank Ltd.,
Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013.
Regional Office: No.6, Rajaji Road,Near Tennis Stadium Maingates, Lake area, Valluvarkottam, Nungambakkam, Chennai-600034.

DCB BANK

E-AUCTION SALE NOTICE

Under Rule 9(1) of Security Interest (Enforcement) Rules, 2002

Whereas the Authorized Officer of DCB Bank Limited, 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 Section 13(2), issued a demand notice Vide **Loan Account No. DRHLCOC00471680 & DRBLCOC00499075** calling upon the Borrower(s) to repay the amount mentioned in the notice within 60 days from the date of notice.

The Borrower(s) having failed to repay the amount within the statutory period, the Authorised Officer in exercise of the powers conferred under Section 13(4) of the said Act in accordance with Rule 8 of the Security Interest (Enforcement) Rules, 2002, had taken the possession of the property described herein below.

The Public in general are hereby informed that the property more fully described in the table hereunder will be sold under Rule 8 & 9 of the Security Interest (Enforcement) Rules 2002 in **"AS IS WHERE IS", "AS IS WHAT IS"** and **"WHATEVER THERE IS" CONDITION,** without any recourse basis by. The Property will be sold by Public E- Auction as mentioned below for recovery of under mentioned dues and further interest, charges and Cost etc., as per the below details. The successful bidder has to pay the balance Sale amount within 15 days from the date of receipt of Sale confirmation. The sale shall be completed only on deposit of the Balance amount of Sale as stated above.

Name and Adresss of the Borrower & Co-Borrower / Guarantor : Mr. M R Gopan Unnithan (Borrower) and **Mrs. P Vijayalekshmi** (Co-Borrower) Devikripa, Kuzhiyara P.O, Thiruvaniyoor, Ernakulam - 682312 Also At Sy No 402/2-2, Mulanthuruthy Village, Cherumanchira Road, Mulanthuruthy, Ernakulam - 690503.

Description of Mortgaged Properties: All that Part and Parcel of The Property with all Apartunenants having a Total Extent of 2.43 Ares Comprised in Sy No 749/1 Re Sy No 402/2-2 Block No 23 of Mulanthuruthy Village, Kanayanoor Taluk, Mulanthuruthy Sub District, Ernakulam District & Bounded As Follows : East : My Balance Property, West : Property Of Sarath Babu & Minnu, South : Private Way, North -: Property Of Saramma George.

Secured Debt (Rs.) : Rs.17,88,398/- (Rupees SeventeenLakhs Eighty Eight Thousand Three Hundred Ninety Eight Only) as on 11.08.2026 + Further Interest, and Other Charges etc., if any till actual date of payment.

Reserve Price fixed in Rs.	E.M.D. in Rs.	Bid increase Amount in Rs	Date & Time of E-Auction	Inspection Date & Time	Date and time of submission of EMD	Type of Possession
Rs.22,80,000	Rs.2,28,000	Rs. 10,000	From 11.30 am on 29th September 2026	03rd September 2026 11.00 am to 4.00 pm	on or before 28th September 2026 before 5 pm	Symbolic

Place for Title Verification : DCB Bank Limited, St Francis Assisi Hall, Broadway, Ernakulam - 682031.

Note : The intending purchasers are requested to verify the documents, inspect the property and participate in the auction after satisfying about the title, nature and condition to property. Refund will not be given after sale confirmation in case if there arises any dispute regarding the title or nature of the property. The intending purchasers/bidders are required to deposit EMD amount either through **DD/NEFT/RTGS** in the name of beneficiary, **DCB Bank Ltd, Account Name- SALE REPOSSESSED ASSETS ACCOUNT, Account No. 9002955100649, IFSC Code DCBL0000037, Branch- Lower Parel, Mumbai** along with with request letter of participation KYC, Pan Card , Proof of EMD at email id madhu.upendran@dcb.bank.in & anish.ananthakrishnan@dcb.bank.in- 9447320908 & 9962077909.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:

1. E-Auction is being held on "as is where is "and "whatever there is Basis" and will be conducted "On Line". The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, The auction will be conducted through the Bank's approved service provider M/s Foreclosure India (Contact No. 040-23736405 and 8142000735 Mob. No: 8142000064, Back End Office: 8142000066/63/62, their web portal https://bankauctions.in. Prospective bidders may avail online training on e-auction from their registered mobile number only.
2. E-auction tender document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available in https://bankauctions.in. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website.
3. Notice is hereby given to the public in general, the borrowers & guarantors in particular by the Authorized Officer that the under mentioned property is equitably mortgaged to DCB Bank limited and DCB Bank has taken possession under the provisions of Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 on **16th July 2026** and the subjected property will be sold in E auction for recovery of the amount as mentioned herein.
4. To the best of knowledge and information of the Authorized Officer, there is no other encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, tile of the property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the Bank. The authorized Officer/ Secured creditor shall not be responsible in any way for any third party claims/right/dues.
5. The EMD is refundable without any interest if the bid is not successful. The undersigned reserve the rights to accept or reject any or all the offers or adjourned / postpone the sale without assigning any reason thereof. If the offer is accepted, the purchaser will have to deposit 25% (less EMD Amount) of the sale price immediately on the auction day and if the purchaser fails to deposit the same, the amount deposited towards earnest money shall be forfeited and the property shall forthwith be sold again. The balance amount of purchase price shall be payable on or before the 15th day of confirmation of sale and in default of payment within the stipulated period, the deposit towards earnest money will be forfeited and property will be re-sold. Any other statutory dues/ taxes/ stamp duty/ registration fee/ transfer fee have to be borne by the buyer separately.
6. The sale shall be subject to rules/ conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Bidders are advised to check detailed terms and conditions of auction sale before submitting their bids refer to the link https://www.dcb.bank.in/cms/showpage/page/customer-corner.
7. The Borrower / Co-borrower / Guarantor / Mortgagor may treat this as 15 days sale notice. The Borrower(s) are hereby given a last & final opportunity to discharge their liability in full as stated above within 15 days (as per the new amendment) from the date of this Sale notice and reclaim the Secured immovable assets failing which, the Secured asset shall be sold as per the terms and conditions mentioned above. This is without prejudice to any other rights available to the Bank under the subject Act or any other law.

Date : 20-08-2026 **For DCB Bank Limited**
Place : Cochin **Authorized Officer**

J.C. FLOWERS ASSET RECONSTRUCTION PRIVATE LIMITED
Registered Office Unit No.203-206 2nd floor Wing -A Inspire BKC, Bandra Kurla Complex, Bandra (East), Mumbai -400051.
CIN: U74999MH2015PTC 264081, Telephone No: +912262580400

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) 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 Borrower (s) and Co-Borrower (s) as per column (ii) that the below described immovable properties as per column (iii) mortgaged/charged to the J.C. Flowers Asset Reconstruction Private Limited acting in its capacity as Trustee of JCF YES Trust 2022-23/22 ("Secured Creditor"), the physical possession of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and "No Recourse" basis on 09 September, 2026 (between 2:00 p.m. to 5:00 p.m.) as described hereunder. The auction will be conducted "Online" vide web portal https://www.bankeauctions.com, for the recovery of amount due from Borrower (s) and Co-Borrower (s) as per column (ii), due to Secured Creditor.

Name Borrower & Co-Borrowers	
Name of Borrower / Mortgagor / Guarantor **1. M/s Krishna & Company Partnership Firm** Represented by its Partners: a. Mr. Krishnakumar K. Bhammer b. Mr. Viral K. Bhammer *"Borrower"*	
2. Mr. Krishnakumar K. Bhammer S/o Kakkubhai C Bhammer	
3. Mr. Viral K. Bhammer S/o Mr. Krishnakumar K. Bhammer	
4. Mrs. Varsha K Bhammer W/o Krishnakumar K Bhammer *"Mortgagor/Guarantor"*	
Description of secured Asset	
Property owned by Mrs. Varsha K Bhammer All that Part and Parcel of Land measuring 59.70 cents with commercial building constructed thereon and measuring 14,580 sq.ft, bearing Door Numbers XIII/426, 427, 428 & 429 comprised in R.S no 201/7 Block-15 situated at NH Byepass Road, Kumbalam, Panangad, Ernakulam, Ernakulam (Kochi), Kerala.	
Reserve Price	**EMD in Rs. (10% Reserve price)**
Rs. 7,83,00,000	Rs. 78,30,000

Dues outstanding of Rs. 21,22,21,682.59 (Twenty One Crore Twenty Two Lakh Twenty one Thousand Six Hundred and Eighty Two Rupees & Fifty Nine Paise Only) as per the Demand notice under SARFAESI Act, 2002 dated June 15, 2020, together with further interest, costs and expenses thereon from June 01, 2020.

To the best of the knowledge of the Secured Creditor, there are no known encumbrances on the above secured assets other than those of the Secured Creditor.

However, the Borrower and guarantors have filed a securitization application bearing no. SA. No. 11 of 2021 before the Debts Recovery Tribunal-I at Ernakulam which is pending. There is no stay granted under the said proceedings.

Interested bidders are hereby advised to do their own due diligence related to the Secured Asset before submission of bid.

This notice is also a fifteen days' notice to the Borrower / Co-Borrower / Guarantor / Mortgagor under Rule 8(6) of The Security Interest (Enforcement) Rules, 2022. Please note that in case of any discrepancies, the notice for sale published in English will be considered as final.

For detailed terms and conditions of the sale and the bid document, please refer to the website: https://www.jcfarc.com. For any further information on the auction, the intended tenderers may contact Mr. Bhavya Udani, Authorized Officer at the email id bhavya.udani@jcfarc.com on all working days. Kindly connect to Mr. Bhavya Udani (bhavya.udani@jcfarc.com) / Ashish Kumar (ashish.kumar@jcfarc.com) in case of any queries.

Date- August 20, 2026
Place: Mumbai

Sd/-
(Authorized Officer)
J.C. FLOWERS ASSET RECONSTRUCTION PVT. LTD.
Acting in its Capacity of Trustee of JCF YES Trust 2022-23/22

OMKARA
ASSETS RECONSTRUCTION Pvt. Ltd.

OMKARA ASSETS RECONSTRUCTION PVT. LTD.

Regd. Office: 9, M.P. Nagar, 1st Street, Kongu Nagar Extn, Tirupur – 641607.
Corporate Office: Kohinoor Square, 47th Floor, N.C.Kelkar Marg, R. G. Gadkari Chowk, Dadar (West), Mumbai – 400028.
Tel: 022-6923 1111. **CIN:** U67100TZ2014PTC020363

E-Auction Sale Notice for Sale of Immovable and Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) r/w 9(1) 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 immovable properties mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer, will be sold on As is where is", "As is what is", and "Whatever there is" and "Without recourse Basis" for recovery of dues (mentioned in table below) due to Omkara Assets Reconstruction Pvt Ltd (OARPL) as Secured Creditor from respective Borrower and Co-Borrower(s), Guarantors/Mortgagors shown below. The Reserve Price and the earnest money deposit for respective property has been mentioned below. Hero Fincorp Ltd (Original Lenders) had assigned the debts of the below-mentioned borrowers to India Resurgence ARC Pvt Ltd (IRAPL) acting as a Trustee of India Resurgence ARC Trust IV. Further, vide Security Receipt Purchase Agreement dated 16.08.2024, OARPL has become the Trustee of the said trust in place of IRAPL and has now stepped into the shoes of the assignor and is empowered to recover the dues and enforce the security;

LOT 1

Sr.	Header	Details
1.	**Borrowers**	**JIS International Exports Private Limited, Dominic Sebastian, Geena Dominic, Alliance Maritime Private Limited**
2.	**Date of Demand Notice u/s 13(2) of SARFAESI Act.**	31.10.2018
3.	**Date of Possession u/s 13(4) of SARFAESI Act.**	05.10.2019
4.	**Dues as on 31.07.2026**	**INR 12,27,00,050/- (Indian Rupees Twelve Crore Twenty-Seven Lakh and Fifty Only)**
5.	**Description of Property**	see Schedules below

Schedule No 1:

District	Sub District	Taluk	Village	Survey No.	Extent	Limit
Ernakulam	Kuzhipalli	Kochi	Kuzhupilly	84/15, 16, 17, 254/40	24.399 Ares	Pallipuram Panchayath

DESCRIPTION OF THE PROPERTY

All the piece and parcel of the land having an extent of 24.399 Ares along with building and all improvements thereon situated in Survey No 84/15,16,17 &254/40 Situated in Kuzhupilly Village, Kochi Taluk, Ernakulam District, Kerala state with all improvements thereon as per sale Deed No 2272/2008 of Kuzhuppally SRO owned by Alliance Maritime Pvt Ltd

BOUNDARIES

East	: Property of Olattupurath O.P George and 4.7 Meters wide Road
West	Property of Francis, Mathew, Thomas, Rapheal, Joy, Paul, Joshi, and 4.5 Meters wide Road and property
North	River and 4.5 meter Wide Road
South	Properties of Olattupurath O.P Mathew, O.P Mathew, O.P. Thomas, O.P Rapeal, O.P. Joy, O.P. Francis, O.P Joshi and 4.7-meter-Wide road.

Schedule No 2:

District	Sub District	Taluk	Village	Survey No.	Extent	Limit
Ernakulam	Kuzhipalli	Kochi	Kuzhupilly	84/19	5.06 Ares	Pallipuram Panchayath

DESCRIPTION OF THE PROPERTY

All the piece and parcel of the land having an extent of 5.06 Ares along with building and all improvements thereon situated in Survey No 84/19 Situated in Kuzhupilly Village, Kochi Taluk, Ernakulam District, Kerala state with all improvements thereon as per Sale Deed No. 2271/2008 of Kuzhuppally SRO owned by Alliance Maritime Pvt Ltd

BOUNDARIES

East	Property of Olattupurath family
West	Vypin – Munambom Road
North	Shrine and 4.5 Meter Wide Road
South	Properties of Olattupurath O.P Mathew, O.P Mathew, O.P. Thomas, O.P Rapeal, O.P. Joy, O.P. O.P. Paul, O.P. Joshi, Puthuserry P.S. babu and Deepa

Sr.	Header	Details
6.	**Reserve Price**	INR 3,02,00,000/- (Indian Rupees Three Crore and Two Lakh Only)
7.	**Earnest Money Deposit (EMD)**	INR 30,20,000/- (Indian Rupees Thirty Lakh and Twenty Thousand Only)
8.	**Minimum Bid Increment**	INR 1,00,000/- (Indian Rupees One Lakh Only)
9.	**Inspection Date/Time**	28.08.2026 from 11:00 am to 12:00 pm
10.	**Last date for payment of EMD and Bid Submission**	07.09.2026 by 5:00 pm
11.	**E-Auction Date & Time**	09.09.2026 from 12:00 pm to 01:00 pm
12.	**Bank Account Details**	see below
13.	**Encumbrances, known, if any**	None

Name of the Bank	Name of the Account Holder	Bank Account Number	IFSC Code
HDFC Bank Limited	India Resurgence ARC Trust IV	57500000341064	HDFC0000060

TERMS & CONDITIONS OF THE AUCTION:

For detailed terms and conditions of the sale please refer to the link provided in http://omkaraarc.com/auction.php and/or https://www.auctionbazaar.com/ . The auction shall be conducted online through OARPL. The last date of submission of bid (online as well as in hard copy) is as per date and time given above. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact e-Auction Service Provider "M/s. ARCA EMART Pvt. Ltd.", Support Landline No/Mobile No.: 8370969696 Helpline E-mail ID: - contact@auctionbazaar.com / support@auctionbazaar.com, Concerned Person: Mrs. Fouzia, Mobile No. 7997043999, Email- eauction@auctionbazaar.com and for any property related query contact the Authorized Officer, Mr. Harshwardhan Kadam (Mo: 9819058003) Mail: harshwardhan.kadam@omkaraarc.com.

STATUTORY NOTICE FOR SALE UNDER Rule 8(6) r/w 9(1) OF STATUTORY INTEREST (ENFORCEMENT) RULES ,2002

This notice is also a mandatory Notice to the Borrower(s) under Rule 8(6) r/w 9(1) of Security Interest (Enforcement) Rule, 2002 and provisions of Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of auction/sale through e-auction on the above referred date and time with the advice to redeem the assets if so desired by them, by paying the outstanding dues as mentioned herein above along with cost & expenses. In case of default in payment, the property shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8 (5) of Security Interest (Enforcement) Rule, 2002. Intending bidders shall comply and give a sdeclaration under section 29A of the Insolvency and Bankruptcy Code 2016.

Sd/-
Date: 20.08.2026 **Authorized Officer, Omkara Assets Reconstruction Pvt Ltd.**
Place: Mumbai **(Acting in its capacity as a Trustee of India Resurgence ARC Trust IV)**