Insured's dilemma: Should you flout safety norms to get the claim?

CONSUMER PROTECTION

JEHANGIR B GAI

Ghatge Patil Hero, which is an authorised dealer for Hero MotoCorp, had insured its stock of motorcycles with New India Assurance. The policy was valid from January 1, 2019, to December 31, 2019.

During the tenure of the policy, there was heavy rainfall due to which the entire city of Sangli was flooded for about eight days from August 6 to 13. The entire stock of 760 brand new unregistered two-wheelers remained submerged under five-six feet of water during this period. Since muddy water went into the engine, transmission, fuel tank, electric system, suspension, and other vehicle parts, all the motorcycles were damaged beyond repair.

> **A false declaration by the insured could compromise the safety of the buyers to whom the vehicles are sold**

A claim of about ₹3.83 crore was lodged for total loss. The insurer appointed a surveyor, who found the claim to be genuine. New India, the insurer, agreed to settle the claim, but the hitch was that it insisted upon all the vehicles being registered in its name so that it could resell them to the highest bidder.

A dispute arose because it was impossible to legally register the vehicles in the name of the insurer in view of the legal requirements under the Motor Vehicles Act. The law requires the vehicle manufacturer to submit Form 22 certifying the roadworthiness of a vehicle and compliance with emission and noise standards. In the absence of this certification, a vehicle cannot be registered. Since the vehicles were totally damaged and it was not possible to repair them, Hero MotoCorp refused to give such a declaration.

Even though Hero MotoCorp clarified its legal position in a written communication to New India Assurance, the insurer refused to consider it on the pretext that the manufacturer was not a party to the insurance contract, and that the policy had been issued to the dealer, Ghatge Patil Hero. Also, ignoring the provisions of law regarding roadworthiness of the vehicle, New India adamantly refused to settle the claim unless the vehicles were registered in its name. The insurer contended that the procedure for transfer of vehicles, which were stolen or involved in an accident, would be applicable.

The insured relied on a circular issued by the Insurance Regulatory and Development Authority of India that if a vehicle, even after registration, is found to have become unfit, unsafe and not roadworthy, its registration certificate would have to be cancelled. The insured also differentiated between a claim for theft or accident, and a claim for total loss of the stock of goods. Yet, New India refused to budge from its stand.

The dispute raises vital questions about ethics, safety, and the right to life. Will it not be illegal, unfair and unethical to attempt to coerce a party to give a false certificate and declaration regarding the fitness of a vehicle? If a party succumbs to the pressure and gives a false declaration just to get its claim settled, will it not compromise the safety of the purchasers to whom the vehicles are sold later by the insurer?

The writer is a consumer activist

Don't let fear of high valuations lead to exiting equity markets

From its March 23 low of 7,610, the Nifty50 has risen to 14,347. Its trailing price–to–earnings ratio has soared from 17.15 to 39.45. As valuations turn expensive, the instinct among investors is to stop SIPs or even exit. But equities reward time in the market, rather than timing the market. Three mutual fund industry stalwarts explain why staying the course is the optimal choice

'Equity markets reward patient investors'

Prashant Jain

Executive director & chief investment officer, HDFC AMC

It is tempting to make a case for being underweight on equities after what has undoubtedly been a big move, but I remain optimistic. For all the pain that came with Covid, there were gains too for the economy. Low oil prices are likely to save US $25 billion in 2020-21 and India is likely to be current account positive after 16 years. The push that Covid gave to the shift of manufacturing away from China could improve India's GDP growth by 1-2 percentage points per annum for many years. The icing on the cake is the tsunami of liquidity at never-seen-before rates, which has propelled the affordability of homes in India and ignited hope for the perpetually capital-starved infrastructure sector.

Equities are slaves not just of earnings but also of the cost of capital. Every 1 percentage point decline in cost of capital increases the fair value by around 10 per cent. Seen in this light, Indian equities are not as expensive as some believe.

The averages hide more than they reveal. While the Sensex in end-December 2020 was at around 2.3x its December 2007 levels, the FMCG index was at 4.7x, the PSU index was at only 0.6x, and others were in between. The divergence in sector valuations is near an all-time high. This market is very expensive in some pockets, dirt cheap in some, and its belly is reasonably valued.

While the markets are hard to forecast in the near term, in equities patience is rewarded over time. As and when interest rates move up in developed markets, there is a risk of equities selloff there, which could trigger a correction here as well. Be prepared to ride out such occurrences.

'Use a true-to-label balanced advantage fund'

Equity markets witnessed a raging bear and bull market in a roller-coaster ride in 2020. Flows (record buying by foreign portfolio investors and retail investors), sentiments (fall in the number of active Covid cases and rising economic activity) and earnings (highest quarterly profits in September 2020 quarter) supported a V-shaped recovery. While flows and sentiments are fickle, fundamentals provide strong support to the market. The bulls believe that earnings momentum will sustain in 2021 as despite a 7 per cent drop in sales in the September 2020 quarter, Nifty50 companies posted a 17 per cent year-on-year growth in profit after tax (PAT). The bears believe that cost cuts helped achieve a one-time spurt in PAT. Markets are discounting that earnings will sustain in 2021 if vaccination allows normalcy of economic activity to be restored.

Nilesh Shah

Joint president & MD, Kotak Mahindra AMC

Retail investors must maintain a disciplined asset allocation, especially towards equities. Valuations in March gave them an opportunity to be overweight in equities. The current valuations require equal-weight allocation to equities. If an investor doesn't want to carry the burden of allocation, then investment in an Asset Allocator Fund or a true-to-label Balanced Advantage Fund will be appropriate.

'Keep a close eye on earnings trajectory'

Anoop Bhaskar

Head (equities), IDFC AMC

After a dismal 2019-20, the markets are primed for a strong revival in earnings. The trajectory of earnings growth will be the most critical factor that will influence the markets, as valuations, boosted by benign monetary and fiscal policies, are at an elevated level.

Due to the pandemic and the lockdown during the June 2019 quarter, earnings were downgraded sharply for 2020-21. GDP estimates forecasted 10 per cent and even 15 per cent degrowth. However, the swifter-than-expected economic recovery led to a more robust September quarter. Upgrades then exceeded downgrades three times, a rarity, after years of earnings disappointment. Estimates for 2020-21 rebounded quickly from negative to positive territory, despite the debacle of the first quarter.

However, 2021-22 and beyond is what investors are playing for now. In the past, the track record for forecasting two-year forward earnings growth has been poor, with actual earnings coming in lower by 25-30 per cent. Currently, estimates for 2022-23 appear to be building growth rates higher than the peak growth achieved in any period during the 2013-19 phase across sectors.

Pockets of value are available in four buckets. The first is PSU stocks, comprising banks, refiners, metals, mining, and heavy engineering companies. The second is corporate lending focused and mid-sized banks. The third is cyclical sectors, including industrials, automobiles and auto ancillaries, and metals and commodity companies.

The last bucket is small caps. If the economic recovery is robust and the RBI does not move aggressively into a high real interest zone, small caps could benefit the most. This was reflected in the market recovery after a sharp fall in 2009 (global financial crisis), 2014 (general elections), and 2017 (post demonetisation) as well.

NORTH CENTRAL RAILWAY, PRAYAGRAJ

E-Procurement Tender Notice No. 21/02 **Dt.: 08.01.2021**

On behalf of the President of India, **The Principal Chief Materials Manager, North Central Railway, Prayagraj, (An ISO 9001 : 2015 certified unit)** invites the following E-Procurement Tenders.

Tender No.	Description	Qty.	Tender Opening Date
40205021	Jointless Grooved Copper Contact wire 107 Sq. mm	114. 144 MT	29.01.2021

Note : 1. The complete information of above E-Procurement Tenders are available on IREPS website i.e. **http://www.ireps.gov.in 2.** Bids other than in the form of E-Bids shall not be accepted against above Tenders. For this purpose, venders are required to get themselves registered with IREPS website along with class III. digital signature certificates issued by CCA under IT Act-2000. **3.** Rates entered into Financial Rate page and duly signed digitally shall only be considered. Rates and any other financial entity in any other form / letter head if attached by vender shall be straight way ignored and shall not be considered.

34/21 (AN)

North central railways www.ncr.indianrailways.gov.in @CPRONCR

PUBLIC NOTICE

This is for notice of the general public that a political party is proposed to be registered by the name **TAMILNADU MARXIST PARTY.** The office of the party is located Saravanampakkam Junction, Periyasevalai, Ulundurpet (TK), Villupuram District-607209,Tamilnadu. This party has submitted application to the Election Commission of India, New Delhi for its registration as political party under section 29A of the Representation of people Act, 1951 - Name/Address of the Office - Bearers of the party are as follows :

President:E.Angles, D.No.6, Alaipagudhi,Chengalrayan Nagar, Periyasevalai, Villupuram District-607209,Tamilnadu.

General Secretary :M.Ethirajan, D.No.6,Alaipagudhi,Chengalrayan Nagar, Periyasevalai,Villupuram District -607209, Tamilnadu.

Treasurer : K. Thirumalpathi, D.No. 93, Ulundurpet Road, Chengalrayan Nagar, Periyasevalai, Villupuram District - 607 209, Tamilnadu.

If any one has any objection to the registration of **TAMILNADU MARXIST PARTY.** They may send their objection with reasons thereof, to the Secretary (Political Party) Election Commission of India, Nirvachan Sadan, Ashoka Road, New Delhi - 110 001 within 30 days of the Publication of this notice.

E. Angles, President,
TAMILNADU MARXIST PARTY.

PUBLIC NOTICE

This is for notice of the general public that a political party is proposed to be registerd by the name of **BHARATHA MAKKAL KAZHAGAM.** This office of the party is located at **No.29/2, Kasima Nagar, 2nd Street, Royapuram, Chennai - 600 013, Tamilnadu.** This pary has submitted application to the Election Commission of India. New Delhi for its registration as Political Party under section 29A of the Representation of People Act. 1951 - Names/address of the office bearers of the party are as follows:

President/Chairman : V. Prabhakaran, No.299, M.G.R. Nagar Partments, Kasimedu, Royapuram, Chennai-600 013.

General Secretary: R.Selvam, No.E354/415, Singaravelan Nagar Pallam, Tondiarpet, Chennai-81.

Treasurer : P. NIRMALA, No.9-2, New ward No.50, North Mada Koil Street, Royapuram, Chennai - 600 013.

IF any one has any objection to the registration of **BHARATHA MAKKAL KAZHAGAM** they may send their objection with reasons thereof. To the secretary (Political party) Election Commission of India. Nirvachan Sadan Ashoka Road, New Delhi 110001 within 30 days of the Publication of this notice.

EAST COAST RAILWAY

E-AUCTION PROGRAMME FOR FEBRUARY, 2021 FOR DEPOT & DIVISIONS

SCHEDULE OF E-AUCTION

Month	Headquarter / Divisions	Date
Feb' 2021	Depot Mancheswar	03.02.2021, 10.02.2021, 18.02.2021 & 27.02.2021
	WSD/Waltair	04.02.2021, 11.02.2021, 19.02.2021 & 26.02.2021
	Khurda Road Division	02.02.2021, 09.02.2021, 17.02.2021, 22.02.2021 & 26.02.2021
	Waltair Division	04.02.2021, 10.02.2021, 16.02.2021, 19.02.2021 & 25.02.2021
	Sambalpur Division	03.02.2021, 08.02.2021, 15.02.2021, 19.02.2021 & 26.02.2021

Condemned rolling stocks (Loco, Coach, Wagon), Scrap rail, Miscellaneous P.Way fittings (switches, crossings, fish plates, sleepers, fish bolt etc.), miscellaneous workshop scrap (drums, bogie frame, buffer casing, buffer plunger, turning and boring etc.), miscellaneous ferrous, non-ferrous, non-metallic scrap, condemned machinery and plants, condemned vehicles, Condemned office equipments of Sambalpur, Khurda Road & Waltair Divisions and scrap materials of Railway Electrifications are expected to be offered on "AS IS WHERE IS" basis. Railway administration shall be at liberty to include other items too in the e-auction and the complete details of materials and terms and conditions will be as per Auction Catalogue, which shall be available with the respective auction conducting authority of East Coast Railway or from our website : **www.ireps.gov.in** within 07 (seven) days prior to the date of auction.

PR-480/L/20-21 **Principal Chief Materials Manager, Bhubaneswar**

TTK HEALTHCARE

TTK HEALTHCARE LIMITED

Regd. Office:
No. 6, Cathedral Road,
Chennai - 600 086
CIN: L24231TN1958PLC003647
Website: www.ttkhealthcare.com
Email: investorcare@ttkhealthcare.com
Tel: +91 44 28116106 / 24671025

COMPANY NOTICE

Notice is hereby given, pursuant to Regulation 47 and other applicable regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company is scheduled to be held on **Thursday,** the **4th February, 2021**, inter alia, to consider and approve the Unaudited Financial Results of the Company for the Third Quarter ended 31st December, 2020.

Further, notice of the Board Meeting would be available on the websites of the Company (www.ttkhealthcare.com), BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

By Order of the Board
S KALYANARAMAN
Wholetime Director & Secretary

Place : Chennai
Date : January 09, 2021

TATA CAPITAL HOUSING FINANCE LIMITED

Registered Address: 11th Floor, Tower A, Peninsulaa Business Park,
Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013.
Branch Address: 1st Floor, Centennial Square, # 6A, Dr. Ambedkar Road, Kodambakkam, Chennai – 600 024.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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

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 9(1) of the Security Interest (Enforcement) Rules, 2002 - Loan Account No: 9567527

Notice is hereby given to the public in general and in particular to the below Borrower/ Co- Borrower that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (Secured Creditor), the Physical Possession of which has been taken by the Authorised Officer of Tata Capital Housing Finance Ltd. (Secured Creditor), will be sold on 30.01.2021 "As is where is" & "As is what is" and "Whatever there is" for recovery of total sum of Rs.43,86,941/- (Rupees Forty Three Lakh Eighty Six Thousand Nine Hundred Forty One Only) as on 06.03.2017 from Mr. Senthil Joothi as Borrower, and Mrs. Divyashree S as the Co-borrower. The Reserve Price and the Earnest Money Deposit is mentioned below.

Whereas the sale of secured asset (as described below) is to be made to recover the secured debt and whereas there was a due of a sum of Rs.43,86,941/-(Rupees Forty Three Lakh Eighty Six Thousand Nine Hundred Forty One Only)including all costs, interest etc. as on 07.03.2017. 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 P.M. on the said 30.01.2021 at 1st Floor, Centennial Square, # 6A, Dr. Ambedkar Road, Kodambakkam, Chennai – 600 024.

The sealed envelope containing Demand Draft for participating in E- Auction shall be submitted to the Authorized Officer of the TATA CAPITAL HOUSING FINANCE LTD on or before 29.01.2021 till 5 PM.

The sale of the Secured Asset/ property will be on "as is where condition is"

Description of Secured Asset:	Reserve Price (Rs):	Earnest Money (Rs):
Detailed address of the property financed with area: All that piece and parcel of Flat measuring 883 Sq.ft., super built up area bearing Flat No.S-4, in the Second Floor of the Block – B and one reserved covered car parking in the Scheme known as "JAYASHREE ENCLAVE", together with an Undivided 459 Sq.ft. share in the Land measuring 4160 Sq.ft., comprised in S.No. 191/1B, T.S.No.23, Block No.3 Ward-F, Irumbuliyur Village, Tambaram Taluk, Kancheepuram District and bearing Door No.113, Suddhanantha Bharathi Street, East Tambaram, Chennai and the land bounded on the: North: By Land & Building, Sout: By Passage, East: By Land & Building, West: By Road.	Rs.28,00,125/-	Rs.2,80,013/-

At the Auction, the public generally is invited to submit their bid(s) personally.The description of the Secured asset/ property that will be put up for sale is as per above Schedule. The E auction will be stopped if, amount due as aforesaid, with interest and costs (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid before the date of the auction. 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 property sold. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions: The E-auction will take place through portal https://DisposalHub.com on 30.01.2021 between 2.00 PM to 3.00 PM with limited extension of 10 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 lot shall at once again be put up to auction subject to the discretion of Secured Creditor.
2. The property shall not be sold below the Reserve Price.
3. Bid Increment Amount will be: Rs.10,000/- (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 Chennai Address: 1st Floor, Centennial Square, # 6A, Dr. Ambedkar Road, Kodambakkam, Chennai – 600 024. The Demand Drafts will be returned to the unsuccessful bidders after auction.
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 'Authorized 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 'Authorized Officer' to adjourn/discontinue the sale.
7. Inspection of the property can be done on 19.01.2021 between 11 AM to 5.00 PM.
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 'Authorized 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 'Authorized 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 stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property.
11. 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.
12. Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: Secured Creditor here by informs that civil appeal CMA No. SR. 13954/2018 before Sub Court Tambaram and original Suit OS.No.121/2017 before District Munsif court filed by tenant are pending. There is no stay on the sale of the Secured Asset nor any adverse order has been passed by the court. The intending purchaser is required to conduct search of these pending cases. Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value. Nothing other than the above.
13. For details, help, procedure and online training on e-auction prospective bidders may contact the Service Provider, M/s NexXen Solutions Private Limited, Address: #203, 2nd Floor, Shree Shyam Palace, Sector: 4&5 Crossing, Railway Road, Gurugram – 122 006 through its Mobile No. +91 97100 29933, +91 98100 29926, Tel. No. +91 124 4 233 933, E-mail ID: CSD@disposalhub.com or Arijit Bhatt, Email id Arijit.bhatt@tatacapital.com Authorized Officer Mobile No 9029073280. Please send your query on WhatsApp Number – 9029073280.
14. Please refer to the below link provided in secured creditor's website **https://bit.ly/2MGSex7** for the above details.

Date: 11.01.2021, Place: - Chennai **Sd/- Authorized Officer, Tata Capital Housing Finance Ltd.**

TATA CAPITAL HOUSING FINANCE LIMITED

Branch Address: 1st Floor,Centennial Square, # 6A, Dr. Ambedkar Road, Kodambakkam, Chennai – 600 024
Registered Address: 11th Floor, Tower A, Peninsulaa Business Park, GanpatraoKadam Marg, Lower Parel, Mumbai - 400013.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

(Under Rule 8(6) of the Security Interest (Enforcement) Rules 2002)

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 9 (1) of the Security Interest (Enforcement) Rules, 2002 Loan Account No. 9667690

Notice is hereby given to the public in general and in particular to the below Borrower/ Co- Borrower that the below described immovable property mortgaged to **Tata Capital Housing Finance Ltd.** (Secured Creditor), the Physical Possession of which has been taken by the Authorised Officer of Tata Capital Housing Finance Ltd. (Secured Creditor), **will be sold on 13.02.2021 "As is where is" & "As is what is" and "Whatever there is" for recovery of total sum of Rs.21,39,924/- (Rupees Twenty One Lakhs Thirty Nine Thousand Nine Hundred Twenty Four Only)as on 29.11.2017from Mrs. R Ananthi (Borrower) And Mr. A Rajkumar, M/Som Vinayaga Agency As A (Co-Borrower).** The Reserve Price and the Earnest Money Deposit is mentioned below.

Whereas the sale of secured asset (as described below) is to be made to recover the secured debt and whereas there was a due of a sum of **Rs.21,39,924/- (Rupees Twenty One Lakhs Thirty Nine Thousand Nine Hundred Twenty Four Only) as on 29.11.2017.** 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 P.M. on the said 13.02.2021 at 1st Floor,Centennial Square, # 6A, Dr. Ambedkar Road, Kodambakkam, Chennai – 600 024.**

The sealed envelope containing Demand Draft for participating in E- Auction shall be submitted to the Authorized Officer of the **TATA CAPITAL HOUSING FINANCE LTD on or before 12.02.2021 till 5 PM. The sale of the Secured Asset/ property will be on "as is where condition is"**

Description of Secured Asset	Reserve Price (Rs)	Earnest Money (Rs)
Detailed address of the property financed with area : Madurai District Madurai North Sub Registrar Office Paravati Bit-2 Village Udkadai Oormatchikulam, Old S No 313/3 Under Sub Divided R S No 86/3 To An Extent Of 96 Cents Divided Into Housing Plots In Which Plot No 27a To An Extent Of 1287/ ¾ Within **The Following Boundaries : North:** Plot No 27, **East:** 23 Ft Road, **South:** Plot No 28, **West:** Vaigai Road And Property Of Eithirajan, Sulachana And Lakshmnan Admeasuring On The North 39 Ft South 39 Ft East 25 ½ Ft West 25 ½ Ft Totalling To 994 ½ Sq Ft And Proportionate Road Area On The East To An Extent Of 293 ¼ Sq Ft Totalling To 1287 ¾ Sq Ft And A Constructed House With All Appurtenances.	Rs. 20,03,805/-	Rs. 2,00,380.5/-

At the Auction, the public generally is invited to submit their bid(s) personally

The description of the Secured asset/ property that will be put up for sale is as per above Schedule.

The E auction will be stopped if, amount due as aforesaid, with interest and costs (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid before the date of the auction.

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 property sold.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

The E-auction will take place through portal https://e-auction.123done.in/eauction or 123done.in Mobile App (Android) **on 13.02.2021 between 2.00 PM to 3.00 PM** with limited extension of 10 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 lot shall at once again be put up to auction subject to the discretion of Secured Creditor. **2.** The property shall not be sold below the Reserve Price. **3.** Bid Increment Amount will be: Rs.10,000/- (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 Chennai Address: 1st Floor, Centennial Square, # 6A, Dr. Ambedkar Road, Kodambakkam, Chennai – 600 024** The Demand Drafts will be returned to the unsuccessful bidders after auction. **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 'Authorized 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 'Authorized Officer' to adjourn/discontinue the sale. **7. Inspection of the property can be done on 03.02.2021between 11 AM to 5.00 PM. 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 'Authorized 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 through DD/RTGSby the purchaser to the 'Authorized 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 stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. **11.** 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. **12.** Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: Nil. Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value: Nil **13.** For any details or for procedure online training on e-auction the prospective **bidders may contact the Service Provider, M/s Augeo Asset Management Private Limited, Address 8th Floor, Ithum Tower A, Plot no. 40 Noida (U.P) 201301 (India)Mob. : 7428993227 (Mr. Debjyoti Roy) Email ID:Debjyoti.r@123done.in WEST) /Contact Person name Mr. Shadab Akhtar Mob .: 7428993234 Email ID: Shadab.a@123done.in (North & East) /Contact Person name Mr. Durai Murugan S Mob .: 9841638849 Email ID: Duraimurugan.s@123done.in or Arijit Bhatt, Email id Arijit.bhatt@tatacapital.com Authorized Officer Mobile No 9029073280. Please send your query on WhatsApp Number – 9029073280. 14.** Please refer to the below link provided in secured creditor's website **https://e-auction.123done.in/eauction** & **https://bit.ly/2KMhyAB** the above details.

Place : Chennai **Sd/- Authorised Officer**
Date: 11.01.2021 **For Tata Capital Housing Finance Limited**

212 தொழில் முனைவோர்களுக்கு ரூ. 41.24 கோடி வங்கி கடன் உதவி

அமைச்சர் பாண்டியராஜன் வழங்கினார்

திருவள்ளூர், ஜன.10–

திருவள்ளூர் மாவட்டத்தில் 212 தொழில் முனைவோர்களுக்கு ரூ. 41.24 கோடி மதிப்பிலான வங்கி கடன் உதவிகளை அமைச்சர் க.பாண்டியராஜன் வழங்கினார்.

[illegible]

தைப்பூச விழா: விழுப்புரம் ஆதிபராசக்தி சித்தர் சக்தி பீடத்தில் சிறப்பு வழிபாடு

விழுப்புரம், ஜன.10

தைப்பூச விழாவை முன்னிட்டு விழுப்புரம் ஆதிபராசக்தி சித்தர் சக்தி பீடத்தில் சிறப்பு வழிபாடு நடைபெற்றது.

[illegible]

அகில இந்திய ரெயில்வே சம்மேளனத் தலைவராக என்.கண்ணையா தேர்வு

சென்னை, ஜன.10

27 ஆண்டுகளுக்கு பிறகு தென் மண்டலத்திலிருந்து அகில இந்திய ரெயில்வே சம்மேளனத் தலைவராக தென் ரெயில்வே மஸ்தூர் யூனியன் பொதுச் செயலாளர் என். கண்ணையா தேர்வு செய்யப்பட்டார்.

[illegible]

காரைக்கால் –காரைக்குடி ரெயில் போக்குவரத்து

[illegible]

என். கோபாலன்
மறைமலை நகர்

வருவாய் நிர்வாக ஆணையரகத்தில் 2 ஊர்தி ஓட்டுநர் பதவி: விண்ணப்பங்கள் வரவேற்பு

சென்னை, ஜன.10–

[illegible]

ஸ்ரீ

அருள்மிகு பாடலாத்ரி நரசிம்மபெருமாள் திருக்கோயில்
சிங்கபெருமாள் கோயில் 603 204
அருள்மிகு தேவநாதசுவாமி திருக்கோயில்
செட்டிபுண்ணியம் 603 204
செங்கல்பட்டு வட்டம், செங்கல்பட்டு மாவட்டம்
(தமிழ்நாடு அரசு இந்து சமய அறநிலையத் துறை)
E Mail www.spkoil2012@gmail.com Website padalathrinarashimatemple.com

பிரசாதக்கடை உரிமம் டெண்டர்/ பொது ஏல விளம்பரம்

[illegible] 25.01.2021 [illegible]

பிரசாதக்கடை உரிமம் டெண்டர்/ பொது ஏலம்

1.அருள்மிகு பாடலாத்ரி நரசிம்ம பெருமாள் திருக்கோயில், சிங்கபெருமாள்கோயில்

வ.எண்	ஏல இனம்	டெண்டர்/ பொது ஏலம் நாள் / டெண்டர் திறப்பு	டெண்டர் டேவணித் தொகை
1	பிரசாதக்கடை	25.01.2021 / காலை 11.00	ரூ.11,22,700.00

2.அருள்மிகு தேவநாதசுவாமி திருக்கோயில், செட்டிபுண்ணியம்

வ.எண்	ஏல இனம்	பொது ஏலம் நாள் நேரம்	டேவணித் தொகை
1	பிரசாதக்கடை	25.01.2021 / காலை 12.00	ரூ.3,00,000.00

மேற்கண்ட [illegible] 16.12.2020 முதல் 30.06.2021 முடிய பசலி 1430 [illegible] 15.01.2021 முதல் 24.01.2021 முடிய மாலை 5.00 மணி வரை [illegible] ரூ.100 [illegible]

[illegible]
செயல் அலுவலர்

ம.கோவிந்தராஜ்
தக்கார் / ஆய்வாளர்

நாள்:09.01.2021
சிங்கபெருமாள்கோயில்
தொலைபேசி எண்:044–27464325

டிடிகே ஹெல்த்கேர் லிமிடெட்
பதிவு அலுவலகம் :
எண். 6, கதீட்ரல் சாலை,
சென்னை – 600 086.
[illegible]

கம்பெனி அறிவிப்பு

[illegible]

நிறுவன செயலாளர்
இடம் : சென்னை
தேதி : ஜனவரி 08, 2021

நகை ஏல அறிவிப்பு

[illegible]

காணவில்லை

[illegible]

பொது அறிவிப்பு

[illegible]

ஸ்ரீ சாந்திநாத் நிதி லிமிடெட்
(மத்திய அரசின் 520A/OSR248/90 அங்கீகாரம் பெற்றது)
பதிவு அலுவலகம்: 719, நேருஜி ரோடு, விழுப்புரம். Ph 222370

தங்க நகை ஏல அறிவிப்பு

[illegible]

வ. எண்	[illegible]	[illegible]	[illegible]
1.	4/JL 2017	[illegible]	7500
2.	6.1757/17	R. உமா W/o சசி, கோலியனூர்	11000 33000
3.	78/JL–17	[illegible] VPM	31000
4.	281/17	[illegible] VPM	22000
5.	285/JL	[illegible]	20000
6.	288/JL	[illegible] VPM TK	8000
7.	341/17	[illegible]	4000
8.	338 1355	[illegible] VPM	7500–5100
9.	417/JL	[illegible]	25000
10.	450, 451, 1541, 2100	[illegible]	8000–18000, 8000–35100
11.	465/JL	[illegible]	35000
12.	475, 1801	[illegible]	4000–8000
13.	580/JL	[illegible]	60000
14.	608/JL	[illegible]	8000
15.	650/JL	[illegible] VPM	17000
16.	675/JL	[illegible] VPM	10500
17.	680/JL	D. மஞ்சுளா W/o துரை ராஜ், K.K. ரோடு, VPM	40000
18.	985/JL	[illegible] VPM	20000
19.	1115/JL	[illegible]	37000
20.	1176/JL	[illegible]	60000
21.	1224/JL	[illegible]	5000
22.	1267 1981	[illegible] VPM	8000–6000
23.	1289/JL	[illegible] VPM	8500
24.	1298/JL	[illegible] VPM	8000
25.	1343/JL	[illegible] சென்னை 77	7000
26.	1350/JL	[illegible]	7500
27.	1358/JL	[illegible] K.K. ரோடு, VPM	13000
28.	1468/JL	[illegible] VPM	13000
29.	1610/JL	[illegible] VPM	8000
30.	1680/JL	[illegible]	13000
31.	1776 2073	[illegible]	3500 3500
32.	1777/JL	[illegible]	4000
33.	1809/JL	[illegible]	16500
34.	1821/JL	[illegible] VPM	8000
35.	1918/JL	[illegible] VPM	62000
36.	1973/JL	[illegible]	15000
37.	1999, 1997/JL	[illegible] VPM	20000–8000
38.	2038 2400	[illegible]	7000–3500
39.	2058/JL	[illegible]	22000
40.	2197/JL	[illegible]	25000
41.	2217/JL	[illegible]	4000
42.	2311/JL	[illegible]	14000
43.	2403/JL	[illegible] VPM	20000
44.	2461/JL	[illegible] VPM	8000
45.	1268/JL	[illegible]	63000

இடம்: விழுப்புரம்
தேதி: 10.01.2021

[illegible]