

HOHRAM MUNICIPAL CORPORATION
4, MAHATMA GANDHI ROAD, HOHRAM - 711011
Phone: 0332632119/213, Fax: 0332641689, www.mhrc.in

Aadhar Housing Finance Ltd.
Corporate Office: 802, Vastrik by Hustomite, Western Express Highway,
Sri M. Road, Ashok Estate, Marhaba, 400683, Hyderabad.

कार्यवाही अर्थात् का कायामि, पेयजल एवं स्वच्छता प्रमंडल, पब्लि...
ई-प्रोपर्टी नं - DWS/PR/22/021-22
Part A - Detailed survey, designing and drawing, Construction of 42 MLD capacity Water Treatment Plant...

HDFC BANK
POSSESSION NOTICE
FOR IMMovable PROPERTY (Rule 81)
Whereas, the undersigned being the Authorized Officer of HDFC Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002...

Table with 4 columns: S. No., Name of the Branch / Borrower (Co-Borrower), Description of Secured Asset (Immovable Property), Demand Notice Date and Amount, Date of Possession. Contains details for two properties in Hooram.

Table with 2 columns: S. No., Part - B: Detailed survey, designing and drawing, Construction of 42 MLD capacity Water Treatment Plant... Contains details for 12 items.

PUBLIC NOTICE
General public is hereby informed that our client, Ms. Mithul Finance Ltd. (GSTIN: 32AAAB183438127), Registered Office: 2nd Floor, Muthoot Chambers, Banery Road, Kochi - 682518, Kerala, India...

FORM A
(Public Notice)
Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016
FOR THE ATTENTION OF THE CREDITORS OF M/s. ERTEL LIMITED

Table with 4 columns: S. No., Loan No., Name of the Borrower/Co-Borrower, Date of Demand Notice, Date of Possession. Lists various loans and their details.

pnb Housing Finance Limited
POSSESSION NOTICE (FOR IMMovable PROPERTIES)
Whereas the undersigned being the Authorized Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002...

TENDER NOTICE
Sealed tenders are invited for disposal of 3000 Sq. Mts. of damaged goods.
Date: 15.01.2022 to 17.01.2022.
Bid opening: 10:00 AM on 17.01.2022.

Baridham Zonal Office POSSESSION NOTICE
FOR IMMovable PROPERTIES
APPENDIX - II (See Rule 81)
Whereas, the undersigned being the Authorized Officer of Bank of India, Chittaranjan Branch under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002...

केनरा बैंक Canara Bank E-AUCTION
SALE NOTICE
Assist Recovery Management Branch
7, Kyd Street, Kolkata - 700 016
West Bengal.

Inflated claim can lead to zero compensation



CONSUMER PROTECTION

JEHANGIR B GAI

Robina Kumar was the sole proprietress of Balaji Textiles. She had a shop on the first floor, and was engaged in the wholesale business of ladies' suits and clothes.

Survey Report, after which the insured sent an undated discharge voucher worth ₹5,91,128. Robina signed the voucher agreeing to accept the amount as part payment under protest. She also had a legal notice issued for balance claim. The insurer then appointed an investigator, and refused to make any payment whatsoever. Robina then filed a complaint before the Chandigarh State Commission.

On the night between October 17 and 18, 2009, a fire broke out in the shop. The neighbours informed her husband Ramesh Kumar, who had a shop on the ground floor of the same building. Ramesh in turn informed the Fire Brigade which deputed two fire engines. They managed to bring the fire under control with difficulty, after considerable damage had occurred. Both the local police and the insurer were informed. The cause of the fire could not be determined. It was suspected to have occurred due to an electric short circuit originating from the first floor near the generator set.

Robina lodged a claim for the entire sum insured of ₹65 lakh. The surveyor who was appointed demanded several documents to prove the loss. Despite producing the documents, the surveyor kept asking repeatedly for the same documents. So, Robina lodged a complaint with the Insurance Regulatory and Development Authority of India (IRDAI) against the surveyor.

The Surveyor submitted the Final

The National Commission held that the insurer was justified in refusing to settle the claim as the insured had attempted to fraudulently inflate the claim

its storage capacity. So, it concurred with the view that the claim amount appeared to be inflated.

The Commission also noted that the insurer had subsequently appointed an investigator who had randomly attempted to verify whether the purchase bills were genuine or not, and had found that certain bills were fabricated and fake and were issued by non-existent entities.

The writer is a consumer activist

Cancel policy during free-look period if it is unsuitable

Don't fall prey to pressure from bank to buy mortgage insurance while taking a home loan



MYRIAD WAYS OF MIS-SELLING

- Life insurance policies sold as tax-saving or investment plans, and not as their primary purpose
- Churning of policies to earn higher commissions
- Insurance sold to clients not present in India at the time of sourcing; rules stipulate buyer must be present in India
- Tampering, forgery of proposal form and other documents
- Sales personnel lack proper knowledge, are inadequately trained, and hence recommend unsuitable products
- Charges under the policy, lock-in period not properly explained during the sale of unit-linked insurance plans

Ignore traditional plans, such as whole life, endowment, and moneyback policies. The effective rate of return on them is barely 3-4 per cent.

What you should do If you have been mis-sold, take the best available route to minimise your loss. Mukul Chopra, senior partner, Victorian Legalis-Advocates and Solicitors says, "If the policy's free-look period is not over, return it and ask for a refund."

If you learn only after the end of the free-look period that you were mis-sold a policy, then you can also wait for the lock-in period to end and exit thereafter. Nishita Varma, managing partner, Mignani Varma & Co., Advocates, Solicitors and Company Secretaries, says, "You can also approach the insurer or the regulator to have your grievances redressed."

According to the Regulatory and Development Authority of India's (IRDAI's) annual report for 2020-21, banks and broker channels received more mis-selling complaints than others. Individual agents, direct selling agents, and corporate agents also included in mis-selling, though to a lesser extent. Here is a look at the ways in which policies are mis-sold, and steps you can take to protect your interests.

Bundling insurance Sometimes, the banker makes the purchase of insurance a precondition for availing bank services. This most commonly happens at the time of taking a home loan. The bank insists on the purchase of insurance to cover the loan liability. Dilsand Billimoria, a board member, Association of Registered Investment Advisors (ARIA), says, "Sometimes, the bank even adds the premium amount to the loan disbursed. This means you buy insurance with borrowed funds and pay interest on the premium amount. This is definitely not necessary."

The home loan borrower should not agree to this. While it is good to take a cover on the home loan, the borrower is under no obligation to buy a mortgage policy, or buy it from the bank dis-bursing the loan. No mandatory guidelines exist in this regard. Billimoria says, "A pure term plan is a better option. Compare the options from various providers and then buy. You may even consider a single-premium policy."

instead of one becomes expensive. You miss out on the discount offered on a larger sum assured. The total premium on multiple policies will also be higher than on a single plan."

Misrepresentation of benefits and obligations The seller sometimes provides false or misleading information about policy features and benefits. A high-premium policy may be sold in such a way that the buyer doesn't realise the premiums he needs to pay in the future. Often a regular premium payment product is sold

as a single-premium product. In case of investment-cum-insurance plans, especially, most retail buyers will not be able to evaluate the effectiveness of return they will earn. Mervyn Joseph, a Sebi-registered investment adviser and founder of Finvin Financial Planners, says, "The layman doesn't understand the jargon or calculations of insurance, especially when the savings element is a part of the plan. Distributors and agents get huge commissions on such savings products." Joseph says going for simple, easily understandable products, like term plans.

What you should do If you have been mis-sold, take the best available route to minimise your loss. Mukul Chopra, senior partner, Victorian Legalis-Advocates and Solicitors says, "If the policy's free-look period is not over, return it and ask for a refund."

Another option is to take a loan from the insurer against the cash value accumulated in the policy. Chopra adds, "As long as the interest cost on the loan is less than the yield from the policy, you can use the loan amount to fund future premium payments, and cash the policy on maturity, thus avoiding a loss."

If you learn only after the end of the free-look period that you were mis-sold a policy, then you can also wait for the lock-in period to end and exit thereafter. Nishita Varma, managing partner, Mignani Varma & Co., Advocates, Solicitors and Company Secretaries, says, "You can also approach the insurer or the regulator to have your grievances redressed."

Cancel policy during free-look period if it is unsuitable

Don't fall prey to pressure from bank to buy mortgage insurance while taking a home loan

कार्यरत का आयोजना, पेयजल एवं स्वच्छता प्रकल्प, पाकुड़
कार्यरत का आयोजना, पेयजल एवं स्वच्छता प्रकल्प, पाकुड़
कार्यरत का आयोजना, पेयजल एवं स्वच्छता प्रकल्प, पाकुड़

Piramal Capital & Housing Finance Limited
Piramal Capital & Housing Finance Limited
Piramal Capital & Housing Finance Limited

Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Loan Account No./Demand Notice Date and Amount	Date of Possession
Indresh Ali Sayad (Borrower), Zohar Ali Sayad (Co-Borrower), Bangalore, Mysore Branch	All that part and parcel of the property bearing No A-611 Tower 9 Ground Floor Jaopura Shubha Apartment M Midway Ankorbe Hobli Bangalore Karnataka - 560024	L.C. No. 0009534 Date: 23-07-2021 Rs. 456387	12/01/2022
Praveen Krishna Gowda (Borrower), Krishna Veni (Co-Borrower), Kengeri Branch	All that part and parcel of the property bearing Site No 202, Sy No 44/12, 46/2, '1st Spring' Layout Lingappa Village, Kasaba Hobli Ankorbe Taluk Bangalore Karnataka - 560036	L.C. No. 2000919 Date: 24-05-2021 Rs. 1002131	12/01/2022
Anirban B A (Borrower), Bangalore BV Kengeri Branch	All that part and parcel of the property bearing Site No 53, Katta No 2361, Sgg Road Kengeri Village, Seegur Hobli, Bangalore Bangalore Karnataka - 560039	L.C. No. 0009058 Date: 24-09-2021 Rs. 396561	12/01/2022
Bahadur Ashu Reddy (Borrower), Jayragar 1 Branch	All that part and parcel of the property bearing Site No 00, Sy No 1002, Kammasandra Husar Gate Hour Rd Electronic City B h 3 P 3 School, Adobe Ankorbe Bangalore Bangalore Karnataka - 560022	L.C. No. 0004346 Date: 31-08-2021 Rs. 685264	12/01/2022
Kumar R (Borrower), Nela Kumar (Co-Borrower), Bangalore - Jayragar-2 Branch	All that Part And Parcel Of The Property Bearing Site No 143 Jaugole Sakrale Alimomandra Village, Sarjapura Hobli Ankorbe Taluk, Bangalore Bangalore Karnataka - 560039	L.C. No. 0004372 Date: 31-08-2021 Rs. 128465	12/01/2022
M Someshwar (Borrower), Manglo V (Co-Borrower), Bangalore - Jayragar 2 Branch	All that part and parcel of the property bearing Sy No 4913, Rajawandi Colony Abolbe Village, Abolbe Hobli Ankorbe Taluk, Bangalore Bangalore Karnataka - 562107	L.C. No. 0004254 Date: 30-06-2021 Rs. 242926	12/01/2022
M C Geogachari (Borrower), M Rameshanna (Co-Borrower), Bangalore - Jayragar 2 Branch	All that Part And Parcel Of The Property Bearing Plot No 11, Upper Spring Fields, Village, Thumragandana Hobli, Abolbe Hobli Bangalore Karnataka - 562107	L.C. No. BNC03704 Date: 16-08-2021 Rs. 842259	12/01/2022
Govil Singh (Borrower), Jayragar 1 Branch	All that part and parcel of the property bearing Site No 1235, Sy No 1171, Ananda Niyala Lingappa Village, Kasaba Hobli Ankorbe Taluk, Bangalore Bangalore Karnataka - 560047	L.C. No. 0004386 Date: 31-08-2021 Rs. 993717	12/01/2022
Hameed K U (Borrower), Khatap P H (Co-Borrower), Bangalore - Jayragar 1 Branch	All that part and parcel of the property bearing Site No 123, Sy No 117, Ananda Niyala Lingappa Village, Kasaba Hobli Ankorbe Taluk, Bangalore Bangalore Karnataka - 562106	L.C. No. 0004361 Date: 30-06-2021 Rs. 385817	12/01/2022
S M Ganesha (Borrower), Shilpa V (Co-Borrower)	All that part and parcel of the property bearing No 155, 1st Block, Ganeshabasari Layout, Kengeri Bangalore Bangalore Bangalore Bangalore Karnataka - 560002	L.C. No. 0000022 Date: 30-06-2021 Rs. 276526	13/01/2022
S M Ganesha (Borrower), Shilpa V (Co-Borrower), Kengeri Branch	All that part and parcel of the property bearing No 155, 1st Block, Ganeshabasari Layout, Kengeri Bangalore Bangalore Bangalore Bangalore Karnataka - 560002	L.C. No. 0000024 Date: 30-06-2021 Rs. 1261280	13/01/2022
Sudhakar Sartharam (Borrower), Anja Sartharam (Co-Borrower), Bangalore - Jayragar 1 Branch	All that part and parcel of the property bearing No 14, 1st Main, 1st Cross, Vinayaka Laya 2nd Stage, Near Anna School, Ulital Village, Yashwanthpur Hobli Bangalore Bangalore Karnataka - 560056	L.C. No. 0004393 Date: 31-08-2021 Rs. 276526	13/01/2022
Shu Kumar GK (Borrower), Gija S (Co-Borrower), Bangalore S V Kengeri Branch	All that part and parcel of the property bearing Site No 44, 7TH CROSS, 5TH Main, Giridankavali Village, Yashwanthpur Hobli, Bangalore Bangalore Bangalore Bangalore Bangalore Karnataka - 560021	L.C. No. 0000176 Date: 16-06-2021 Rs. 2019292	13/01/2022

PUBLIC NOTICE
 NOTICE is hereby given that the undersigned Person is no longer affiliated to the Board of Directors of ER Textiles Limited.

Sub Broker/ Person Name	Trade Name	Exchange Registration Number (Sub Broker) / Authorized Person	Address of Sub Broker / Authorized Person
Kamala Investments	Kamala	NSE - 0910910K02	No 208 1st Floor 2nd Cross 12th Main Sector 14/2 Jayanagar 2nd Stage Mysuru Mysuru 570029

Please note that the undersigned Person is no longer associated with any Investor Relationship/Support Services in respect of the transactions of listed securities. This does not affect the validity of any transactions carried out in the past.

FORM 1
PUBLIC ANNOUNCEMENT
 (Under Regulation of the Insolvency and Bankruptcy Code of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016 FOR THE ATTENTION OF THE CREDITORS OF M/s. ER TEXTILES LIMITED)

Sl. No.	Name of the Corporate Debtor	ER Textiles Limited
1. <td>Name of the Corporate Debtor</td> <td>ER Textiles Limited</td>	Name of the Corporate Debtor	ER Textiles Limited
2. <td>Date of incorporation of Corporate Debtor</td> <td>13/09/1997</td>	Date of incorporation of Corporate Debtor	13/09/1997
3. <td>Authority under which Corporate Debtor is incorporated/registered</td> <td>Registrar of Companies -Kolkata</td>	Authority under which Corporate Debtor is incorporated/registered	Registrar of Companies -Kolkata
4. <td>Corporate Identity No./ Limited Liability Identification No. of the Corporate Debtor</td> <td>U18100WB1997PL14586</td>	Corporate Identity No./ Limited Liability Identification No. of the Corporate Debtor	U18100WB1997PL14586
5. <td>Address of the registered office and principal office (if any) of Corporate Debtor</td> <td>Registered Office: 14-13, Goshal Road, Block-4A(4th Floor), 4th Sector, Kolkata-700028, WB, IN</td>	Address of the registered office and principal office (if any) of Corporate Debtor	Registered Office: 14-13, Goshal Road, Block-4A(4th Floor), 4th Sector, Kolkata-700028, WB, IN
6. <td>Insolvency commencement date in respect of Corporate Debtor</td> <td>Date of Order: 14/01/2022 Date of Intimation to IRP: 14/01/2022</td>	Insolvency commencement date in respect of Corporate Debtor	Date of Order: 14/01/2022 Date of Intimation to IRP: 14/01/2022
7. <td>Estimated date of closure of insolvency resolution process</td> <td>12/07/2022 180 days starting from the date of commencement of Corporate Insolvency Resolution Process.</td>	Estimated date of closure of insolvency resolution process	12/07/2022 180 days starting from the date of commencement of Corporate Insolvency Resolution Process.
8. <td>Name and registration number of the insolvency professional acting as interim resolution professional</td> <td>M. Anup Kumar Singh (IBBI/IPA-011/P-PO1532011-2018/10322)</td>	Name and registration number of the insolvency professional acting as interim resolution professional	M. Anup Kumar Singh (IBBI/IPA-011/P-PO1532011-2018/10322)
9. <td>Address and e-mail of the interim resolution professional, as registered with the Board</td> <td>Address: 16/2/702 Lake Gardens, Kolkata, West Bengal, 700045 Email: anup_kumar_singh@interimresolution.com</td>	Address and e-mail of the interim resolution professional, as registered with the Board	Address: 16/2/702 Lake Gardens, Kolkata, West Bengal, 700045 Email: anup_kumar_singh@interimresolution.com
10. <td>Address and e-mail to be used for communication with the interim resolution professional</td> <td>Address: Suite-1B, 1st Floor, 22/28A, Manoharipur Road, Dextropathi Park, Kolkata-700029 Email: er_textiles_ipr@gmail.com</td>	Address and e-mail to be used for communication with the interim resolution professional	Address: Suite-1B, 1st Floor, 22/28A, Manoharipur Road, Dextropathi Park, Kolkata-700029 Email: er_textiles_ipr@gmail.com
11. <td>Last date for submission of claims</td> <td>28/01/2022</td>	Last date for submission of claims	28/01/2022
12. <td>Classes of creditors, if any, under clause (b) of sub-section (6A) of Section 21, as identified by the interim resolution professional</td> <td>Not Applicable as per information available with IRP</td>	Classes of creditors, if any, under clause (b) of sub-section (6A) of Section 21, as identified by the interim resolution professional	Not Applicable as per information available with IRP
13. <td>Names of insolvency professionals identified to act as authorized representatives of creditors in a class (Three names for each class)</td> <td>Not Applicable as per information available with IRP</td>	Names of insolvency professionals identified to act as authorized representatives of creditors in a class (Three names for each class)	Not Applicable as per information available with IRP
14. <td>(a) Mement Form; (b) Details of authorized representatives are available at</td> <td>(a) Web Link: https://www.ibt.gov.in/home/downloads Address: Suite-1B, 1st Floor, 22/28A, Manoharipur Road, Dextropathi Park, Kolkata-700029 Email: er_textiles_ipr@gmail.com</td>	(a) Mement Form; (b) Details of authorized representatives are available at	(a) Web Link: https://www.ibt.gov.in/home/downloads Address: Suite-1B, 1st Floor, 22/28A, Manoharipur Road, Dextropathi Park, Kolkata-700029 Email: er_textiles_ipr@gmail.com

Notice is hereby given that the National Company Law Tribunal, Kolkata Bench has ordered the commencement of corporate insolvency resolution process of M/s. ER Textiles Limited on 14/01/2022.

The creditors of M/s. ER Textiles Limited are hereby called upon to submit their claims with proof of debt on or before 28/01/2022 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means. All other creditors may submit the claims with proof of debt by any mode. A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its class of authorized representative from among the three insolvency professionals identified against entry No. 13 to act as authorized representative of the class in Form CA-1 Not Applicable as per information available with IRP.

Submission of false or misleading proofs of claim shall attract penalties.

Date and Place: 17/01/2022, Kolkata
ANUP KUMAR SINGH
 Interim Resolution Professional

कार्यरत का आयोजना, पेयजल एवं स्वच्छता प्रकल्प, पाकुड़
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PR 201682 Drinking Water and Sanitation(21-22)JPD