

UTI, SBI MFs take lead in small-town footprint

Strong branch presence helps the two garner over a fifth of AUM from B-30 centres

ABHISHEK KUMAR
Mumbai, 2 June

Backed by their strong physical presence across the country, UTI Mutual Fund and SBI Mutual Fund (MF) have managed to mobilise a higher proportion of their total assets under management (AUM) from towns and villages than their peers. Data compiled by Nuvama Institutional Equities shows that UTI MF and SBI MF are the only two major fund houses with over a fifth of their AUM coming from areas beyond the top 30 cities (referred to as B-30). UTI MF tops the chart with 23.8 per cent of its assets belonging to B-30 centres, followed by SBI MF with 21.2 per cent B-30 assets.

The industry average stands at 17 per cent.

In terms of absolute AUM, the B-30 pecking order is different. HDFC MF and ICICI Prudential MF derive a lower proportion of their AUM from B-30 but they are among the top three fund houses when it comes to absolute figures.

As of March 2023, SBI MF was managing ₹1.46 trillion B-30 assets, followed by HDFC (₹79,170 crore) and ICICI Prudential (₹77,060 crore).

According to SBI MF, it wants to increase the proportion of B-30 AUM to 25 per cent. “We expect B-30 growth to continue on the back of our physical presence at over 250 locations across the country, along with a strong distributor network and trust enjoyed by

REACHING OUT

Fund house	B-30 mix in AUM (%)
UTI	23.8
SBI	21.2
Axis	18
Nippon	17.9
HDFC	17.1
ABSL	16
ICICI Prudential	15.8
DSP	14.6
Mirae	14.3
Kotak	10

Note: Data as of March 2023
Source: Nuvama Research



the brand,” said D P Singh, deputy MD & CBO, SBI Mutual Fund. If only retail AUM are considered, the B-30 share is higher at around 30 per cent.

With MFs making significant strides in terms of penetration in top cities over the years, many fund houses have recently shifted efforts to make early strides in locations with comparatively lower penetration. A key piece of this puzzle has been expanding physical presence.

According to MF distributors, apart from acting as an investor touch point, branches help MFs get visibility and win the trust of new investors. They

serve as meeting points for MF staff and distributors.

Since the Covid pandemic, SBI MF has led the way in terms of expanding physical presence by opening around 55 new branches during the 2020-2022 period. The country’s largest fund house has a physical presence in small towns like Purulia (West Bengal), Mirzapur (Uttar Pradesh),

Chaibasa (Jharkhand), and Sriakulam (Andhra Pradesh). This is despite its association with the State Bank of India, which has a country-wide presence that SBF MF can tap into.

Table-topper UTI MF prides itself on the distribution net-

work it has created in B-30 locations. At the end of financial year 2022, it had 167 branches and 108 of them were in B-30.

Increasing the penetration of MFs in smaller towns has been a priority for the industry and the regulator for several years now. To achieve this objective, the industry used to pay extra incentives to MF distributors for bringing money from small-town investors. Though this initiative now stands suspended, MF executives believe the alternative proposal by the Securities and Exchange Board of India (Sebi) will be equally efficient in driving MF penetration. In a consultation paper released recently, Sebi has proposed to incentivise MF distributors for bringing new investors, irrespective of the location. The market regulator has proposed a flat fee for distributors at 1 per cent of the size of the first application amount or the amount of SIP committed subject to a maximum incentive of ₹2,000.

Over the years, B-30 has caught up with T-30, at least in terms of systematic investment plan (SIP) investments. At the end of February 2023, almost 50 per cent of the active SIP accounts were from B-30.

HDFC MF and ICICI Prudential MF derive a lower proportion of their AUM from B-30 but they are among the top three when it comes to absolute figures

Oil jumps, focus on Opec+ meet

Oil prices rose on Friday after a US debt ceiling deal averted a default in the world’s biggest oil consumer and jobs data indicated a possible rate hike pause, while attention turned to a meeting of OPEC ministers and their allies at the weekend.

Brent crude futures were up \$1.88, or 2.5 per cent, at \$76.16 a barrel by 6.58 pm (IST), while US West Texas Intermediate crude (rose \$1.85, or 2.6 per cent, to \$71.95 a barrel.

Still, both contracts were headed for their first weekly loss in three

weeks.

The markets were reassured by a bipartisan deal to suspend the limit on the US government’s \$31.4 billion debt ceiling, which staved off a sovereign default that would have rocked global financial markets.

REUTERS

Denied coverage due to mental health condition? Persevere

Underwriting standards vary, so another insurer may well accept your proposal

KARTHIK JEROME

Even as the Insurance Regulatory and Development Authority of India (Irdai) has been issuing directives to insurers urging them to improve the coverage of mental ailments, much needs to be done in this regard.

Recently, the regulator took another step by constituting a committee that will come up with recommendations regarding how the coverage of mental ailments can be enhanced.

Inclusions and exclusions

The Mental Health Care Act of 2017 defines mental illness as a disorder in an individual’s mood, cognition, memory, or perception that hampers judgment, behaviour or decision making.

According to IRDAI regulations, insurers must treat mental ailments on a par with physical ailments and cover them similarly.

In the case of patients who don’t have any pre-existing mental ailment, most common conditions are usually covered by their health insurance policies.

“Conditions such as anxiety, depression and psychosomatic disorders are covered by insurance based on underwriting evaluation,” says Madhumathi Ramakrishnan, senior vice-president, Star Health and Allied Insurance Company.

A few conditions are excluded. “Mental retardation and conditions arising from the abuse of drugs or alcohol are not covered,” says Siddharth Singhal, business head, health insurance, Policybazaar.com.

Earlier, many insurers would straightaway reject patients suffering from conditions such as depression or anxiety. “Now, many insurers offer their health insurance policies to people who already suffer from a mental health condition. However, they have to serve a waiting period for that condition,” says Singhal. During those two-four years when they are serving the waiting period, they are at least covered for any other ailment they may suffer.

Patients who have a severe

TIPS FOR GETTING MENTAL HEALTH COVERAGE

■ Buy policy with adequate OPD coverage so that you don’t have to pay for outpatient treatment of mental ailments from your own pocket

■ If you already have a mental ailment, go for a policy with a shorter waiting period

■ If you have a pre-existing condition and one insurer turns you down, try another

■ Check policy wordings: avoid a policy that doesn’t cover mental ailments



condition may, however, find it difficult to get coverage. “Similar to other major illnesses, health insurance coverage for major psychoses, which tend to require recurrent hospitalisations, are evaluated on a case-to-case basis,” says Ramakrishnan.

According to Aditya Bagarka, head, strategy and innovation, Plum, “Corporate plans usually cover pre-existing diseases, both physical and mental, from Day One.”

Lacuna in coverage

Most health insurance policies today only cover the cost of hospitalisation, and that too for more than 24 hours. “In the case of mental ailment, however, most of the expense is incurred on the recurring therapy sessions that happen on an outpatient department (OPD) basis, and on purchasing the medicines prescribed by the doctor. Since most policies only cover in-patient costs, mental health treatment may not get covered by most health insurance policies today,” says Bagarka.

What should you do?

Whether you are trying to cover physical or mental ailments, the first step is to buy adequate health

insurance. “People living in a metro should have ₹10 lakh worth of health insurance per family member. Those living in tier II or III cities may manage with a ₹5 lakh cover,” says Singhal.

If you can afford the cost, then avoid policies with co-payment and sub-limits. Those who already have mental ailment must choose a policy with a shorter-waiting period.

Check the policy conditions carefully at the time of purchase to avoid unpleasant surprises later. “Be sure to choose a product which provides cover for mental illness,” says Ramakrishnan.

Singhal suggests buying a health insurance plan with an adequate OPD component. In this, the cost of therapy sessions, doctor’s consultation fee, and medication are taken care of.

Underwriting standards vary from one insurer to another. Some insurers have more stringent standards that may lead to the exclusion of more people having mental ailments.

Those having pre-existing conditions should not get disheartened if they get turned down by one insurer. Another insurer may well offer them coverage.

Finally, while purchasing the policy, disclose any health condition that you have with complete honesty, to avoid claim rejection later.

INDIA SHELTER FINANCE CORPORATION LTD.
Regd. Office: -plot-15,6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002.
Branch Office: R.k. Tower, 1st floor, Near LIC Office, Vishnu Nagar, Parasaria Road, Chhindwara, Madhya Pradesh - 480001, Plot No. 69, 3rd Floor, MP Nagar, Zone-1, Bhopal - 462011, 201, 2nd floor, 7 Magapura Road, Near St. Theresa's School, Dhar, Madhya Pradesh - 454001, House No-6, Ground Floor, Ahiant Vihar Colony, Phase-1, Ward No-4, Vidisha-MP-464001

PHYSICAL POSSESSION NOTICE FOR IMMOVABLE PROPERTY
Whereas, The Undersigned Being The Authorized Officer Of The India Shelter Finance And Corporation Ltd. Under The Securitisation And Reconstruction Of Financial Assets And Enforcement (Security Interest) Act, 2002 And In Exercise Of Power Conferred Under Section 13(12) read With Rule 3 Of The Security Interest (enforcement) Rules, 2002 Issued A Demand Notice On The Date Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/surety To Repay The Amount Within 60 Days From The Date Of The Said Notice. Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Symbolic Possession Of The Property/ies Described Herein Below In Exercise Of The Powers Conferred On Him/her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, The Borrower In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Property/ies And Any Dealing With The Property/ies Will Be Subject To The Charge Of India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc

Sl No.	Name Of The Borrower/guarantor (owner Of The Property) & Loan Account Number	Description Of The Charged /mortgaged Property (all The Part & Parcel Of The Property Consisting Of)	Date Of Demand Notice, Amount Due As On Date Of Demand Notice	Date Of Physical Possession
1.	Mrs. Rajubai Kumawat & Mr. Mithun Kumawat Reside At: Vill Bhangad, The Sadarpur Teh & Dist Dhar 454116 Madhya Pradesh Loan Account No: HLDHCHLONS000005030448	All Piece and Parcel Of Plot No. K9/10, Ward No. 13, Shree Kanta Basant Vihar Colony, Chandrashekhara Marg, Rajgadh, Tehsil Sadarpur, Dhar, Madhya Pradesh. Area Ad Measuring 1,200 Sq. Ft. BOUNDARY:- East- Other's Land, West- Common Road, North- Remaining Part of Seller, South- Other's Land.	DEMAND NOTICE: 19.05.2023 Rs. 1874153/- (Rupees Eighteen Lakh Seventy-Four Thousand One Hundred Fifty-Three Only) pertaining to Loan Account No. HLDHCHLON S000005030448 due as 10/5/2023 with further interest applicable from 11/5/2023	31/05/2023 Physical Possession
2.	Mrs. Rajkumar Ahiwar & Mr. Umesh Ahiwar Reside At: sarayia Kheda Road Acharya Colony Vidisha 464001 Madhya Pradesh Also, At:- Plot No. 39 Ph. No. 48 & 62, Ward No. 33, Tamoria, Municipal Corporation- Vidisha, 464224, Madhya Pradesh. Boundary:- East- Plot No. 40, West- 14Ft Wide Road, North- Plot No. 17, South- 15Ft Wide Road	All Piece and Parcel of Plot No. 39, Area Ad Measuring 600 Sq. Ft., In P.H. No. 48 & 62, Ward No. 33, Survey No. 54/1/4, Tamoria, Municipal Corporation- Vidisha, 464224, Madhya Pradesh. Boundary:- East- Plot No. 40, West- 14Ft Wide Road, North- Plot No. 17, South- 15Ft Wide Road	Demand Notice: 17.04.2023 Rs. 512595.91/- (Rupees Five Lakh Twelve Thousand Five Hundred Ninety-Five Paise Ninety-One Only) as of 10/4/2023 with further interest applicable from 11/4/2023	31/05/2023 Physical Possession
3.	Mrs. Mamta Soni, Mr. Ajay Soni, Mr. Ashwani Kumar Soni & Mr. Naveen Soni Reside At: H No 72 Khan Complex ,chokimambada Road ,Dist Bhopal 462001 Madhya Pradesh Loan Account No: HL46CHLONS000005013964	All Piece and Parcel of One Residential House, Comprising of Area 800 Sq. Ft., Being Part of Land Revenue Survey No. 112, Shanti Nagar, Village Karond Kalan, Ward No. 79, Tehsil Huzur Dist. Bhopal (M.P.). Boundary:- Towards East:- House of Sahu Ji, Towards West:- House of Yadav Ji, Towards North:- Colony Road, Towards South:- Open Plot	DEMAND NOTICE: 10.11.2022 Rs. 1004686/- (Rupees Ten Lakh Four Thousand Six Hundred Eighty-Six Only) as of 10/11/2022 with further interest applicable from 11.11.2022	31/05/2023 Physical Possession
4.	Mrs. Priiti Amrawanshi And Mr. Prince Kumar Amrawanshi Reside At: - H. No 129 Ward No. 04 Jumardeo Purani Basti 16 Chhindwara M.P Pin No 480551 Purani Basti Jumardeo, Jama Chhindwara M.P Pin No 480551 Madhya Pradesh Loan Account No: LA48CHLONS000005038557	All Piece and Parcel of House at Khasra No. 240/60, Total Area Ad Measuring 1,200 Sq. Ft., Ward No. 04, P.C. No. 26, Junnerdeo, Chhindwara District, 480001, Madhya Pradesh. Boundary:- East- Common Road, West- Land of Narayan, North- Land of Ojha, South- Seller's Plot	DEMAND NOTICE: 17.04.2023 Rs. 655884.32/- (Rupees Six Lakh Fifty-Five Thousand Eight Hundred Eighty-Four Paise Thirty-Two Only) as of 10th April 2023, with further interest applicable from 11th April 2023	31/05/2023 Physical Possession

FOR ANY QUERY, PLEASE CONTACT MR. ALOK SHARMA -9826597164 AND GEET JAIN -7489362570
Place: Chhindwara, Bhopal, Vidisha, Dhar Date: 03/06/2023

(Authorized Officer)
India Shelter Finance Corporation Ltd

Head Office : HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office: HDFC Bank Ltd.; Dept For Special Operations, Savitri 597-3/2, G.C.F. Road, Civil Line, Jabalpur (M.P.) 482001

E-AUCTION SALE NOTICE
PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
E-Auction Sale Notice for Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer(s) of **HDFC BANK LTD.** had taken physical possession of the following property/ies mentioned, pursuant to demand raised vide notice(s) issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same on **"AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS"** for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act read with Rule 8 of the said Rules proposes to realize the Bank's dues by sale of the said property/ies. The sale of the below-mentioned Properties shall be conducted by way of E-Auction through Web Portal: <https://www.bankauctions.com>

Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	DESCRIPTION OF IMMOVABLE PROPERTIES/DETAILS OF ACCOUNT/AMOUNT/EMD/ETC	Amount as per Demand Notice	Inspection Date and Time	Reserve Price EMD Bid Increase Amount	Date/ Time of e-Auction	Last Date for Receipt of Bids	Name of Authorised Officer / Phone No. / Email Id
Branch- Rewa & A/c- Sujay Medical Agency, represented by Prop. Mrs. Aruna Khare	Mr. Bipul Kumar Khare	(1) Residential Property situated at Mouja Boda JN-458, PH -24, Aarzi No.- 834/1 (Div Kh-834/18) ward No-08, Tehsil Huzur, District-Rewa (M.P.), owned by. Mrs.Aruna Khare w/o-Bipul Kumar Khare, Plotarea-1007.79 Sq.Ft. (2) Residential Open Plot Property situated at Mouja Boda JN-458, PH -24, Aarzi No.-834/1/Ka/3, ward No-08, Tehsil Huzur, District-Rewa (M.P.), owned by. Mrs.Aruna Khare w/o-Bipul Kumar Khare, Plotarea-1225 Sq.Ft. (3) Property situated at Mouja Boda JN-458, PH -24, Aarzi No.-834/22, 834/31, 834/11, ward No-08, Tehsil Huzur, District-Rewa (M.P.), owned by Mr.Bipul Kumar Khare s/o-Late Vijay Bahadur, Plotarea-3087.61 Sq.Ft.	Rs. 1,66,41,769.04/- Dues as on 30/09/2019 inclusive of interest with further interest @18% p.a. with monthly from 1st October 2019 till the date of full and final payment under the Credit facilities availed. 10th October 2019	20/06/2023 and Time- 10:00 AM to onward	Reserve Price Rs. 50,00,000/- EMD Rs. 5,00,000/- Bid Increase Amount Rs. 1,00,000/- Reserve Price Rs. 36,00,000/- EMD Rs. 3,60,000/- Bid Increase Amount Rs. 1,00,000/- Reserve Price Rs. 78,00,000/- EMD Rs. 7,80,000/- Bid Increase Amount Rs. 1,00,000/-	10/07/2023 11 AM to 01 PM	07/07/2023 Up to 4 PM	Ashish Rawat- 9981126266 ashish.rawat@hdfcbank.com, Sunil Bhanushali- 9232176985

TERMS & CONDITIONS:
1. The e-Auction is being held on **"AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS"**
2. The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com>) through Login ID & Password. The EMD shall be payable EITHER through NEFT / RTGS in the following Account: 57500000904261, Name of the Account : DFSD TRANSITORY ACCOUNT : DOC SERV, Name of the Beneficiary : HDFC BANK LTD., IFSC Code: HDFC0000240. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
3. To the best of knowledge and information of the Authorized Officer, there is no encumbrance i.e. statutory dues like property taxes, society dues etc as per Banks's record on the property other than the one mentioned in terms and conditions. The Bank however shall not be responsible for any present/past/future outstanding non-statutory dues /statutory dues/encumbrances/tax arrears/litigations, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. **Property can be inspected strictly on the above mentioned date and time.**
4. 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 our service provider **M/s. C1 India Pvt. Ltd., Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon . Helpline Nos : 0124-4302020/21/22/23/24, Mr. Mithalesh kumar Mobile : 7080804466 and Mr.Hareesh Gowda Mobile-09594597555. Help Line e-mail ID: support@bankauctions.com and for any property related query may contact the Authorized officer as mentioned above in office hours during the working days. (10:00 AM to 5:00 PM).**
5. The highest bid shall be subject to approval of HDFC Bank Limited. Authorized Officer reserves the right to accept/ reject all or any of the offers/ bids so received, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding.
6. **(FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankauctions.com)**

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT, 2002

This may also be treated as notice u/r 8(6) read with Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to borrowers/ and Guarantors of the above said loan about the holding of E-Auction Sale on the above mentioned date. The borrower/ guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before 30 days of this notice/the date of Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.
Date : 02.06.2023, Place : Jabalpur

Authorised Officer -/ HDFC Bank Limited

Axis Bank Ltd., Retail Lending and Payment Group (Local Office/Branch): Axis Bank Ltd-RAC, 3rd Floor, Dhan Trident, PU-4, Block-B, Near Metro tower Indore - 452001.

SYMBOLIC POSSESSION NOTICE UNDER RULE 8 (1) (For Immovable Property)
WHEREAS The Authorized Officer of the **Axis Bank Ltd** (Formerly known as UTI Bank Ltd.), having its Registered Office:"TRISHUL", Opp Samartheswar Temple, Near Law, Garden, Ellisbridge, Ahmedabad- 380006, among other places its Branch office at **Retail Lending and Payment Group (Local Office/Branch):** Axis Bank Ltd-RAC, 3rd Floor, Dhan Trident, PU-4, Block-B, Near Metro tower Indore - 452001., under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice** under Section 13(2) of SARFAESI Act calling upon the borrower / guarantors / Mortgagors:-

Sl. No	Name of the Applicant / Co - Applicant Guarantors and Address	Liability in Rs	Properties offered Equitable Mortgage and Date of Possession
1	(I) MS.RV ROAD LINES (II) MR VIJAY BAHADUR SHRIVASTAV (III) MRS SUNITA SHRIVASTAV & (IV) MR. VIVEKSHRIVASTAV S/O MR VIJAY BAHADUR SHRIVASTAV of JIVAJI NAGAR TRANSPORT AREA NAGDA UJJAIN 456335 Demand Notice Date : 04/02/2023 LAN Account NO : 919030066743368 & 920060049689133	Rs. 36,07,053/- (Thirty Six Lakh Seven Thousand & Fifty Three Rupees Only) & Rs. 3,78,940.51/- (Three Lakhs Seventy Eight Thousand Nine Hundred And Forty Rupees & Fifty One Paise Only) As On 31-10-2022	All That Piece And Parcel Of The Property In The Name Of Mr. Vijay Bahadur S/O Late Shri Pateshwarilal Shrivastava Of House No 81 Situated At Ward No 21 (Old) And 24 (New), Mohalla Lig Housing Board Colony, Ignoria Road Nagda Tehsil ,Nagda, Total Area 67.20 Sq Mt Together With All Buildings And Structures Thereon ,Fixtures,Fittings, & All Plant & Machinery Attached To The Earthor Permanently Fastened To Anything Attached To The Earth ,Both Present & Future. Admeasuring Area 67.20 Sq Mt. Boundaries: - East : Lig 80, West : Lig 82, North : Main Road, South: Lig 68 Date of Possession : 30.05.2023
2	(I) MRS. SUMAN YADAV W/O MR. SUNIL YADAV (II) MR. SUNIL YADAV S/O MR. RAMPAL YADAV R/O-Old Plot No.2, New 13-B, Suvidhi Nagar, Indore-452001, Both Also Atplot No.2, New No.13-B, Suvidhi Nagar, Gram Chhota Bangarda, Indore-452001 Demand Notice Date : 19/12/2022 LAN Account NO : LPR004304306593	Rs33,60,297/- (Rs.Thirty Three Lakh Sixty Thousand Two Hundred Ninety Seven Only) As On. 19-12-2022 (This Amount Includes Interest Applied Till 19-12-2022)	Equitable mortgage of all that pieces and parcel of immovable property situated at PLOT NO.2, NEW NO.13-B, SUVIDHI NAGAR, GRAM CHHOTA BANGARDA, INDORE-452001 (M.P.).Admeasuring-2754 SQ.FT.. In the name of MR. SUNIL YADAV S/O MR. RAMPAL YADAV. The Boundaries are as follows. EAST :- OTHER LAND, WEST :- PLOT NO.B-15, NORTH :- ROAD, SOUTH :- OTHER LAND Date of Possession : 01.06.2023

PLACE: 03.06.2023
PLACE: (M.P)

SD/- AUTHORIZED OFFICER
AXIS BANK LIMITED