

Terms and conditions of the Sale
Sale notice for sale of immovable properties



HDFC BANK LTD.

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013

Branch: HDFC Bank House, No.51, Kasturba Road, Bangaluru-560001

Tel:-080-41183000 CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

Whereas the undersigned being the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**) issues e-Auction Sale Notice for Sale of Immovable Assets under the 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) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) indicated in Column (A) that the below described immovable property(ies) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of *HDFC, Secured Creditor*, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below:

Notice is hereby given to Borrower / Mortgagor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s) (since deceased), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms and conditions of the sale, please refer to the link provided in *HDFC, Secured Creditor's* website i.e. www.hdfcbank.com

*together with further interest, cost, expenses, and charges as applicable. incurred up to the date of payment and / or realisation thereof.

To the best of knowledge and information of the Authorized Officer of HDFC there are no encumbrances in respect of the above immovable properties / Secured Assets.

Date:30.01.2025

Place: Hosur



Authorized Officer

Note: The sale notice is published on 30.01.2025 in **The New Indian Express** and **Dinamami** (names of the newspaper)

TERMS & CONDITIONS OF SALE:

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / HDFC
2. However, the Authorised Officer / HDFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
4. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 I/A of Income Tax Act.
5. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned herein below and any other related documents.
6. Secured Asset is available for inspection on **14.02.2025** and **21.02.2025** between **11.00 AM to 4.00 PM**
7. E-Auction Bid Document can be obtained on-line from the website <https://www.disposalhub.com> or can be obtained at HDFC Bank House, No.51, Kasturba Road, Bangaluru-560001.
8. For any assistance related to inspection of the property, or for obtaining the E-Auction Bid Document and for any other queries, please get in touch with **Client Service Delivery Department (CSD)** of our Authorised Sales Partner: **M/s. NexXen Solutions Private Limited**, through **Helpline Mobile No.:** +91-98100 29926, +91-98100 29933, **Tel. No.:** +91-124-4 233 933, **E-mail ID:** csd@disposalhub.com. or from Authorised Officer of HDFC Ltd, through Telephone No.080-41182283, Mobile No.09449080072 and 080-41182126, Mobile No.07795853045.
9. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the bidders through Demand Draft / Pay Order in Favour of "HDFC Bank Limited" payable at par in sealed envelope and shall be submitted at HDFC House, No.51, Kasturba Road, Bangaluru-560001.
10. Minimum bid increment amount is **Rs25,000/-**
11. **The offer amount (to be mentioned in e-auction Bid document) shall be above Reserve Price and bidders shall improve their offers in multiples of Bid incremental amount indicated above.**
12. E-Auction Bid Document duly filled in along with the details of payment of EMD shall be submitted at HDFC House, No.51, Kasturba Road, Bangaluru-560001.
13. The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner is **07.03.2025**.
14. Incomplete E-Auction Bid Document or bids with inadequate EMD amount or bids received after the date indicated at Sr. No 9 hereinabove shall be treated as invalid.
15. Conditional offers shall be treated as invalid.
16. **M/s. NexXen Solutions Private Limited** would be assisting the Authorized Officer in conducting the auction through an e-bidding process.



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17. Upon receipt of Bid with the necessary documents as mentioned therein and in the sale notice within the stipulated date and time mentioned above, a password/ user ID will be provided by **M/s. NexXen Solutions Private Limited** to eligible bidders / prospective purchasers to participate in the online auction at <https://www.disposalhub.com>
18. Necessary trainings will be provided by **M/s. NexXen Solutions Private Limited** for the purpose.
19. The auction by way of e-bidding will be conducted on the date and time indicated in Column (G).
20. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
21. On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC or its Authorised Officer.
22. The e-bidding would commence and end at the time indicated in Column (G) above. However, if a bid is received 5 minutes prior to the closing time indicated therein, it would get extended by five minutes every time a bid is offered. The auction would end if there is no bid for a period exceeding five minutes.
23. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and HDFC will not entertain any claim or representation in that regard from the bidders.
24. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
25. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC
26. EMD of successful bidder shall be adjusted and for all other unsuccessful bidders, the same shall be refunded within 10 days from the date of Auction. The Earnest Money Deposit will not carry any interest.
27. Along with Bid Documents the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
28. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by HDFC, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.

Note:

Bidding in the last minute and second should be avoided in bidders' own interest. Neither HDFC nor the service provider shall be responsible for any lapses / failure (Internet failure, Power failure etc.) on the part of the vendor. In order to ward-off such contingent situation bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply or whatever required so that they are able to participate in the auction successfully.

CAUTION NOTE:

Bidders at large are hereby informed that HDFC and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice.

The name and contact details of the agency / broker, if any, authorized by HDFC to deal with sale of Immovable property can be obtained only from the office of HDFC at the address mentioned above.

Date: 30.01.2025

Place: Hosur



For HDFC Bank Ltd.

(Yogesh N)
Authorized Officer

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DON ROIS OUT VRS SCHEME FOR 2 MN US FEDERAL STAFF

Gives them time till Feb 6 to accept package for govt downsizing that includes 8-mth pay

WASHINGTON

THE Trump administration announced that it is offering buyouts to all federal employees who opt to leave their jobs by next week, an unprecedented move to shrink the US government at breakneck speed.

A memo from the Office of Personnel Management, the government's human resources agency, also said it would begin subjecting all federal employees to 'enhanced standards of suitability and conduct' and ominously warned of future downsizing.

The email sent to millions of employees said those who leave their posts voluntarily will receive about eight months of salary, but they have to choose to

do so by February 6. President Trump has built a political career around promising to disrupt Washington, and vowed that his second administration would go far further in shaking up traditional political norms than his first did. Still, the repercussions of so many government workers being invited to leave their jobs were difficult to calculate.

Katie Miller, who serves on an advisory board to the Department of Government Efficiency, a special Trump administration department headed by Tesla CEO Elon Musk and tasked with shrink-

ing the size of government, posted on X, "This email is being sent to more than TWO MILLION federal employees."

The federal government employed more than 3 million people as of November last year, which accounted for nearly 1.9% of the nation's entire civilian workforce, according to the Pew Research Center.

The average tenure for a federal employee is nearly 12 years, according to Pew analysis of data from OPM.

Even a fraction of the workforce accepting buyouts could send shockwaves through the

economy and trigger widespread disruptions throughout society as a whole, triggering wide-ranging and as yet unknown implications for the delivery, timeliness and effectiveness of federal services across the nation.

Untold numbers of frontline health workers in Veterans Affairs Department, officials who process loans for homebuyers or small businesses, and contractors who help procure the next generation of military weaponry could all head for the exits at once.

It could also mean losing experienced food inspectors and scientists who test the water supply while disrupting everything from air travel and consumer product protections. AP



Donald Trump

Ukrainian drone barrage sets afire oil refinery 800 km inside Russia

KYIV

A Ukrainian drone attack killed a mother and her toddler in western Russia on Wednesday, local officials said, in a major overnight barrage that set an oil refinery ablaze and targeted a nuclear facility.

The Ukrainian attack over swathes of western Russia is just the latest in a series of escalating Russian and Ukrainian aerial strikes, targeting energy and military facilities over the nearly three-year war.

The assaults have escalated since Donald Trump won last year's US presidential election, with the Republican seeking a swift end to the fighting.

"The most terrible thing happened as a result of a drone attack on a residential house - a two-year-old child and his mother were killed," Vyacheslav Gladkov, the governor of Russia's Belgorod border re-



Rescuers try to evacuate a civilian who was killed when a Russian drone hit a city factory in Mykolaiv, Ukraine, on Wednesday. AP

gion said. Another child and his father were also injured in the strike, he wrote on social media.

Russia's defence ministry said earlier it had downed 104 Ukrainian drones over western regions including Kursk and Bryansk, with smaller num-

bers intercepted over Smolensk, Tver, Belgorod and elsewhere.

Ukraine said one strike had hit an oil refinery in the town of Kostovo in Russia's Nizhny Novgorod region, around 800 kms from the front lines in eastern Ukraine. AFP

EXPRESS READ

UK report flags Khalistan, Hindu nationalism as threat

LONDON: Two types of extremism with their origins in Indian subcontinent - pro-Khalistan extremism and Hindu nationalist extremism - have been flagged as threats to 'understand' in a leaked report into the UK government's 'Extremism Review'. Extremely confused: The government's new counter-extremism review revealed, authored by Andrew Gilligan and Dr Paul Scott for the Policy Exchange think tank released earlier this week, claims 'Hindu extremism' has found a mention in such a review for the first time. Minister Dan Jarvis told the House that it was 'not entirely clear which version of the report was leaked' and stressed that its claims did not represent govt policy. It follows Home Secretary Yvette Cooper ordering a 'Rapid Algorithmic Sprint' last August to determine the Labour govt's policy on extremism. PTI

1985 Air India bomber suspect's killer sentenced

OTTAWA

A Canadian court has sentenced a 24-year-old man to life after he pleaded guilty to the killing of a Sikh businessman, a suspect in the 1985 Air India bombing who was later acquitted, according to local media reports.

A British Columbia Supreme Court judge on Tuesday sentenced Tanner Fox to life with no parole for 30 years for killing Sikh businessman Ripudaman Singh Malik, the CBC news reported.

On July 15, 2022, Malik was shot dead while he was sitting in his car in Surrey, British Columbia. Malik and co-accused Ajah Singh Bagri were acquitted of mass murder and conspiracy charges in 2005 related to the Air India bombing.

Two weeks after Malik's murder, Canadian police arrested Fox, a resident of Abbotsford, British Co-

lumbia, a city about 75 kms east of Vancouver, and accomplice Jose Lopez, from the Vancouver suburb of New Westminster. They pleaded guilty in October last year to the second-degree murder of Malik. Lopez will be sentenced on Friday.

Citing prosecutors, the *Global News* on Tuesday reported that the two men were hired and paid to kill Malik, but they have not revealed who they believe hired them.

Malik's family urged Fox to reveal who hired him. "I'm asking both Mr Fox and Mr Lopez to do the right thing," Jaspreet Singh Malik, Malik's son, was quoted as saying by the *Global News*.

"Tell the RCMP who hired you. Let those people be brought to justice. We hope and pray that the RCMP continue this work and search down and find and bring to justice those people who hired Mr Fox and Mr Lopez." PTI



Ripudaman Singh Malik

CHANGE OF NAME

1. E. ELAVARASAN S/o Govindan aged 47 years, residing at Kankar Village, Kongarapatti Post, Karimangalam Taluk, Dharmapuri District, Tamil Nadu - 635 202, hereby affirms as follows: My son Name is entered as SUTHI KUMAR E in EME Certificate and Birth Certificate. I am god records and school certificates but my son name is entered as E SUTHI KUMAR instead of SUTHI KUMAR E in EME Certificate and Birth Certificate. Hence I assure that both SUTHI KUMAR E and E SUTHI KUMAR refer to the same person.

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KARNATAKA INDUSTRIAL AREAS DEVELOPMENT BOARD

(A Government of Karnataka Undertaking)
#48, East Wing, 4th & 5th Floor, Khanja Bhavan, Race Course Road, Bengaluru - 560 001,
Phone No. 080-22265383. Website: www.kiadn.org

No.: IADB/ENG/ETND-DPR-02/1458/2024-25 Date: 29.01.2025

NOTICE INVITING TENDER

(Through GOK Karnataka Public Procurement Portal Only)

KIADB invites tender from reputed consultants/firms under two cover bid system having an office at Bengaluru with vast experience and proven record of similar nature of work for the following works:

Name of the work: (1) Providing Consultancy Services for Preparation of Detailed Project Report (DPR) Economic Analysis, Surveying, Layout Plan, Design, Preparation of Cost Estimates, Cost Structure etc., for the Formation of new industrial area at Ittagatti and Gamanagatti Industrial Area in Dharwad Taluk & District. (2) Providing Consultancy Services for Preparation of Detailed Project Report (DPR) Economic Analysis, Surveying, Layout Plan, Design, Preparation of Cost Estimates, Cost Structure etc., for the Formation of new industrial area at Manavi 2nd Phase and Devadurga Industrial Area, Ballari District.

Last date for submission of bids is: 11.02.2025 upto 04:00 pm

Applicants May Download Bidding Documents from the Karnataka Public Procurement Portal: <https://kppp.karnataka.gov.in>

Sd/-
Chief Engineer - 2

DDP/KC/UA/458/2024-25

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Corporate Office: Chola Crest, C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai- 600 032, T.N.

E-AUCTION SALE NOTICE (Sale Through e-bidding only)

NOTICE IS HEREBY GIVEN TO THE PUBLIC FOR SALE OF IMMEDIATELY AVAILABLE ASSETS UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002. The Assets are described in COLUMN (A) of the Schedule A. The Assets are to be sold on the date and time specified in COLUMN (B) of the Schedule A. The Assets are to be sold on the date and time specified in COLUMN (B) of the Schedule A. The Assets are to be sold on the date and time specified in COLUMN (B) of the Schedule A.

(A)	(B)	(C)	(D)	(E)	(F)
Sl. No.	Name of Borrower(s) / Mortgagee(s)	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq. Ft.)	Type of Possession	Reserve Price (Rs.)	Date of Auction and Time
1	Mrs. Sharif Sultana (Borrower) and Mr. Sharif Hussain (Co-Borrower)	Loan A/c No.: 1) 602265147 (Rs. 17,89,287/-) 2) 607466283 (Rs. 1,06,819/-) Total Amount: Rs. 18,96,106/- (Rupees Eighteen Lakhs Fourteen Thousand One Hundred and Six Only) as on 30.06.2024	Physical Possession	Rs. 35,50,000/- (Rupees Thirty Five Lakhs Fifty Thousand Only)	18.03.2025 12.30 PM TO 12.30 PM

Inspection Date & Time: 03.03.2025 BETWEEN 11.00 a.m. to 4.00 p.m.

Minimum bid increment amount: Rs. 25,000/-

EMD Amount: Submittal on or before: 07.03.2025 (Before 5.30 PM)

For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Mr. Yogesh N / Shrihar Chinnai official of HODFC Bank Limited through Tel No 080-41182283, 080-41182126 / 344608071 / 775663845

To the best of knowledge and information of the Authorized Officer of HODFC Bank Ltd, there are no encumbrances in respect of the above immovable properties / Secured Assets.

Date: 29.01.2025 Place: Chennai

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

HDFC BANK LIMITED

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Panel (West), Mumbai - 400013
Branch: #51, HODFC House, Kankar Road, Bangalore 560 001
Tel: 080-41183000 CIN: L55920MH1994PLC028151 Website: www.hdfcbank.com

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E-Auction Sale Notice for Sale of Immovable Assets under the 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) Rules, 2002.

The Authorized Officer of HDFC Bank Limited in its capacity as Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SRE) of the Security Interest (Enforcement) Rules, 2002. The Assets are described in COLUMN (A) of the Schedule A. The Assets are to be sold on the date and time specified in COLUMN (B) of the Schedule A. The Assets are to be sold on the date and time specified in COLUMN (B) of the Schedule A. The Assets are to be sold on the date and time specified in COLUMN (B) of the Schedule A.

(A)	(B)	(C)	(D)	(E)	(F)
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For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

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