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Bull run in stocks spawns new billionaires in Kerala

Markets' record run benefitted Kalyan, Wonderla promoters most

RAJESH ABRAHAM @ Kochi

THE Indian stock markets, which have soared to record highs, saw the creation of new billionaires from Kerala after companies they founded were listed in 2023.

The biggest state-based beneficiaries of the recent bull run have been Kalvan Jewellers promoters Kalayanaraman T S and his sons T K Seetharam and T K Ramesh after the company's stock jumped 180% in the last 12 months from ₹126.45 to ₹354.45. Kalyanaraman's 20.94% stake in the jeweller was worth ₹7,645.10 crore, at the end of trading on December 29, against ₹2,7,27.39 crore a year earlier. Likewise, the worth of the 18.06% stake of each of his two sons went up from ₹2,352.78 crore to ₹6,595.04 crore over the same period.

While the benchmark Nifty rose 20% in 2023, BSE's Sensex gave 19% returns, the best performance of the indices since 2021. The market debut of ESAF Small Finance Bank and Muthoot Microfin Ltd saw the creation of new billionaires from the state.

ESAF founder K Paul Thomas' 6.06% stake in the Thrissur-based small finance bank is now valued at ₹215 crore.

If the shares held by ESAF Financial Holdings (52.94% stake) and ESAF Swasraya Multi State Agro-Cooperative Society (4.35%) in the bank are

NEW ENTRANTS TO BILLIONAIRE CLUB

● K Paul Thomas of ESAF: His 6.06% stake in the small finance bank is valued at **₹215 crore**

• Muthoot Microfin promoters: The 5.26% stake held by Thomas John Muthoot, Thomas George Muthoot and Thomas Muthoot is now worth **₹225 crore**

STARS OF 2023

Kalyan Jewellers founders

● Kalayanaraman T S: 20.94% stake worth ₹7,645.10 cr, against **₹2,729.39 cr** a year earlier

◆T K Seetharam & T K Ramesh: Each son's 18.06% holding valued at **₹6,595.04 cr**, against **₹2,352.78** cr a year ago

Wonderla Holdings

•Arun K Chittilappilly: MD's 35.73% stake now valued at **₹1,702.44 cr**, from **₹690.96 cr** last year

* All latest values based on Dec 29, 2023, close of trade

taken into consideration, the promoter group's stake would be worth ₹2.243.76 crore.

hoot Microfin, the micro-finance arm of Muthoot FinCorp (Muthoot Pappachan Group) --Thomas John Muthoot, Thomas George Muthoot and Thomas

Muthoot -- each hold a 1.75% stake which is now worth ₹74.92 crore. The family's holding of 5.26% is worth ₹225.32 crore.

In terms of stock performance, Wonderla Holdings also had an excellent run, gaining 146.38% in 2023. This has benefitted investors, besides boosting the value of the Chittilappilly family, its promoters. Managing director Arun K Chittilappilly's 35.73% holding was valued at ₹1.702.44 crore on Friday, up from ₹690.96 crore a year earlier. The Wonderla stock closed Friday's trading at ₹842.15. It was priced at ₹341.8 on the last trading day of 2022.

Kochi-based Geojit Financial Services was also a winner. Its share price gained from ₹47.35 to ₹78.29 apiece over the same one-year period. The value of the 18.12% stake of its founder, C J George, went up from ₹205.69 crore to ₹339 crore.

V P Nandakumar's holding in Manappuram Finance rose from ₹2,847 crore to ₹4,220 crore. He has a 29% stake in the gold finance company. Muthoot Finance promoters George Jacob Muthoot, George Thomas Muthoot (each with a 10.87% stake) and George Alexander Muthoot (5.89% stake) were among the other gainers. The three promoters of Mut- While George Jacob and George Thomas' stake went up from ₹4,639.9 crore to ₹6,445.8 crore, George Alexander's holding value increased to ₹3,491.11 crore from ₹2,513.02 crore.

Angamaly-Sabari line to facilitate Vande Bharat operations; Southern Rly seeks revised estimate

EXPRESS NEWS SERVICE @ Kochi

IF things work out as per the latest plan, the Angamaly-Sabari rail line will be constructed with facilities to operate Vande Bharat trains. In that regard, the Southern Railway (SR) has asked the state government to submit a revised estimate for the project along with a letter on construction cost sharing.

According to the Sabari Railway Action Council Federation, the SR has returned the revised estimate for the Angamaly-Sabari project prepared by the Kerala Rail Development Corporation (KRDC) to the state transport secretary, seeking an estimate incorporating facilities required for the Vande Bharat service. KRDC's re-submission of a revised estimate of ₹3,810 crore was approved by SR's finance department in November.

"The Southern Railway has informed the state government that it will give the revised esti-



mate to the Railway Board along with a new letter from the Kerala government regarding the sharing of the construc-

tion cost," the federation said.

The first phase of the Angamaly-Sabari railway will benefit people in Ernakulam, Idukki and Kottayam districts, around 540 rubber wood processing and plywood units in Perumbavoor, rice processing units in Kalady, and pineapple farmers

railway funds were withdrawn, the Kerala government issued an order to bear half the cost in 2015 Jijo P of Sabari Railway Action Council Federation

The land acquisition

for the project got

delayed due to lack

of funds. When the

and traders. Through the project, Kerala will get 15 new railway stations in the first phase. Pathanamthitta, Kollam and Thiruvananthapuram districts will also benefit when the line is extended to Vizhinjam in the second phase. Once the Angamaly-Vizhinjam Sabari Rail is fully commissioned, the state will have 25 new railway stations and a rail line parallel to the existing network.

Sanctioned in 1997

When the project was sanctioned in 1997, there was no state share. In 2012, a seven-km line, Kalady station and a onekm-long Periyar Bridge were constructed, said Jijo P, of the Sabari Railway Action Council Federation.

"When the railway funds were withdrawn, the Kerala government issued an order to bear half the cost in 2015," he said. In 2019, the Centre froze the project after the state government cancelled the order to share the cost of construction.

"In the 2021 state budget, ₹2,000 crore was allocated for the project. The Railways tasked KRDC with preparing revised estimates. After submitting the revised estimate of ₹3,400 crore, the CM wrote to the railway minister, asking him to bear half the construction cost of the project and to approve the revised estimate as soon as possible," Jijo added.

EXPRESS READ

Three of family killed in lorry-van collision in TN

Thoothukudi: Three of a family, including a toddler, died in an accident in Thoothukudi district in the wee hours of Sunday. According to the police, the family consisting of 17 members from Uttar Pradesh was touring Tamil Nadu. They were in Rameshwaram until Sunday, when they set on for Kanniyakumari in a van. Around 2.30 am on Sunday, the van had reached Kezha Vallanadu on Thoothukudi — Tirunelveli road, when a tipper lorry that was coming from the wrong direction collided head on with the vehicle. In the impact, Suman (32), Parvathi (40), and Sree (1) died. The remaining occupants, including the van's driver, were admitted to the Tirunelveli Medical College Hospital.

Girl's science project helps preserve stream in Kodagu

EXPRESS NEWS SERVICE @ Madikeri

AN honest effort from an eighth grade girl of the government school at Kodagarahalli in Karnataka's Kodagu has helped preserve a local stream.

The work by Shreesha A S for her science project has now earned the respect of the district administration and district police, who have ordered that CCTV cameras be installed to prevent dumping of waste near the stream.

KERALA RECORDS WORST RAINFALL DEFICIT IN 7 YEARS

UNNIKRISHNAN S @T'Puram

KERALA in 2023 recorded 24% deficit rainfall, its worst since 2017. The state received 2,202mm of rain in the justconcluded year against the normal

The only silver lining was that the state, despite experiencing one of its driest periods, escaped from setting the

record for the worst rainfall ever thanks to a surplus northeast monsoon. The monsoon, ending on December 31, con-

According to weather experts, a good monsoon at the end of the year helped the state from recording the worst rainfall deficit in history. "Kerala recorded the worst rainfall deficit in 2016 (an El Nino year) marked by a poor northeast monsoon season. Though 2023 was also an El Nino year like 2016, the northeast for previous deficits," said Rajeevan Erikkulam, a meteorologist with Kerala State Disaster Management Authority. Rainfall seasons are divided into winter

(January and February), pre-monsoon (March-May), southwest monsoon (June-September) and northeast mon-

west monsoon, which usually accounts for 70-80% of the state's total annual rainfall, turned out to be the worst in the past 50 years, with a deficit of 34%.

tributed an additional 27% of rainfall, soon (October-December). with the state receiving 624mm of rain The first and second seasons saw a deficit of over 20%. This year's southcompared to the normal 492mm since monsoon this time tried to compensate

New year, new launch for space agency

PURAN CHOUDHARY @ Bengaluru

AFTER a successful 2023, 2024, too, seems to be an exciting one for the Indian Space Research Organisation (ISRO) as it gears up for its next launch to study black holes and neutron stars on the first day of 2024. The countdown for XPoSat (X-ray Polarimeter Satellite) began on Sunday, December 31, 2023.

XPoSat is India's first dedicated polarimetry mission to study various dynamics of bright astronomical X-ray sources in extreme conditions. The spacecraft will carry two scientific payloads in a low Earth orbit.

"The launch of the XPo-

(Enforcement) Rules, 2002.

Name of Borrower (s)/

Co Borrowers/

Guarantors/ Legal

Heirs. Loan Account No.

Ansar Ameenkara (Borrower)

Saifunnisa Nondath (Co-

LHCOC00001324621

Borrower) Indoor Bedroom

Durniture Gallery (Co-Borrower)

(Co-Borrower) Loan Account No.

Partner NexXen Solutions Private Limited.

Ammengara Muhammad Kutty

RENTAL Sat is set for January 1,

2024, at 09:10 hrs. IST from the first launch-pad, SD-SC-SHAR, Sriharikota,"

announced ISRO on Sunday. This mission will make India the second country

in the world to launch an advanced astronomy observatory to study these celestial happenings. The first one was by NASA in 2021 called Imaging X-ray Polarimetry Explorer or IXPE.

The completely homegrown satellite lives up to ISRO's image of launching missions at a minimal cost. According to sources, XPoSat was developed at a cost of ₹250 crore and is expected to be in space for about five years.

Picici Home Finance | Corporate Office: ICICI Home Finance Company Limited ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai - 400059, India

Branch Office: 1st floor, 3/128, Simax Tower, Vandi Petta Junction, West Nadakkavu, Calicut- 673011 (Kerla)

[See proviso to rule 8(6)]

Notice for sale of immovable assets

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

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the

below described immovable property mortgaged/charged to the Secured Creditor, the Physical Possession

of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is

Details of the Amount

Secured asset(s) Outstanding

(D)

Rs.

1,09,86,

070/-

December

15, 2023

where is", "As is what is", and "Whatever there is", as per the brief particulars given hereunder;

with known

encumbrances,

(C)

Village Tirur Taluk

Thirunavaya

Malappuarm

District Sy No

2 Malappuram

Kerala 676503

January 18, 2024 before 05:00 PM else these secured assets will be sold as per above schedule.

380/17-1 380/17-

The online auction will be conducted on website (URL Link- https://BestAuctionDeal.com) of our auction

agency Globe Tech. The Mortgagors/ notice are given a last chance to pay the total dues with further interest till

The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer

Column E) at ICICI Home Finance Company Limited, 1st floor, 3/128, Simax Tower, Vandi Petta Junction, West Nadakkavu, Calicut- 673011 (Kerla) on or before January 18, 2024 before 04:00 PM. The Prospective

Bidder(s) must also submit signed copy of Registration Form & Bid Terms and Conditions form at ICICI Home

Finance Company Limited, 1st floor, 3/128, Simax Tower, Vandi Petta Junction, West Nadakkavu,

Calicut-673011 (Kerla) on or before January 18, 2024 before 05:00 PM. Earnest Money Deposit Demand Draft

(DD) should be from a Nationalized/ Scheduled Bank in favorof "ICICI Home Finance Company Ltd. - Auction"

For any further clarifications with regards to inspection, terms and conditions of the auction or submission of

tenders, kindly contact ICICI Home Finance Company Limited on 9920807300 or our Sales & Marketing

The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons.

if any

RENTAL

COMMERCIAL / OFFICE SPACE Vaduthala, Opp. St.Antony's Church 15t & 2nd Floor-900 Sq.Pt (Each)-Ph.No.9895157676

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Date and

Time of

Property

Inspection

(F)

January

08, 2024

11:00 AM- 02:00 PM-

03:00 PM | 03:00 PM

Authorized Officer

Date: 01.01.2024

Place : KERALA

Earnest

Deposit

1,29,57

975/-

Rs.

12,95,800/

(E)

Date &

Time of

Auction

(G)

January

19, 2024

PICICI Home Finance | Corporate Office: ICICI Home Finance Company Limited ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai - 400059, India

Notice for sale of immovable assets E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial

Branch Office: 1st Floor, 3/128, Simax Tower, Vandi Petta Junction, West Nadakkavu, Calicut- 673011 (Kerla) [See proviso to rule 8(6)]

Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the

below described immovable property mortgaged/charged to the Secured Creditor, the Symbolic Possession of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is", as per the brief particulars given hereunder;

No.	Co Borrowers/ Guarantors/ Legal Heirs. Loan Account No.	Secured asset(s) with known encumbrances, if any	Amount Outstanding	Price Earnest Money Deposit	Time of Property Inspection	Time of Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Muhammed Ali M (Borrower) Raheena (Co-Borrower)	Resurvey No 109/69 Chelannur Kozhikode	Rs. 32,05,526/-	Rs. 21,52,802/-	January 08, 2024 19, 2024	
	Loan Account No. LHCLT00001300553 & NHCLT00001300556	Pin 673611 Resurevy No 109/69 Kozhikode- 673604	December 15, 2023	Rs. 2,15,290/-	11:00 AM- 03:00 PM	02:00 PM- 03:00 PM

The online auction will be conducted on website (URL Link- https://BestAuctionDeal.com) of our auction agency Globe Tech. The Mortgagors/ notice are given a last chance to pay the total dues with further interest till January 18, 2024 before 05:00 PM else these secured assets will be sold as per above schedule.

The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at ICICI Home Finance Company Limited, 1st Floor, 3/128, Simax Tower, Vandi Petta Junction, West Nadakkavu, Calicut- 673011 (Kerla) on or before January 18, 2024 before 04:00 PM. The Prospective Bidder(s) must also submit signed copy of Registration Form & Bid Terms and Conditions form at ICICI Home Finance Company Limited, 1st Floor, 3/128, Simax Tower, Vandi Petta Junction, West Nadakkavu, Calicut-673011 (Kerla) on or before January 18, 2024 before 05:00 PM. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/Scheduled Bank in favorof "ICICI Home Finance Company Ltd.- Auction" payable

For any further clarifications with regards to inspection, terms and conditions of the auction or submission of tenders, kindly contact ICICI Home Finance Company Limited on 9920807300 or our Sales & Marketing Partner NexXen Solutions Private Limited. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons.

For detailed terms and conditions of the sale, please visit https://www.icicihfc.com/

Authorized Officer Date: January 01, 2024 **ICICI Home Finance Company Limited** Place: Kozhikode

■ JM FINANCIAL

JM Financial Asset Reconstruction Company Limited Corporate identify Number: U67190MH2007PLC74287

Registered Office Address: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025 T: +91 22 6630 3030 F: +911 22 6630 3223 www. Jmfinancialarc.com

DEMAND NOTICE

Under Section 13 (2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The Piramal Capital and Housing Finacne Ltd (formerly known as Dewan Housing and finance corporation Ltd) have assigned a pool of Loan (including below mentioned Loans) together with underlying security interest created therefor along with all the rights, title and interest thereon under Section 5 (1) (b) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") vide an assignment agreement dated March 29, 2023 ("the Assignment Agreement") in favour of JMFARC (JM) (herein reffered as Assingee). The undersigned is the Authorised Officer of (JM) assignee. Under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under Section 13 (2) of the said Act, calling upon the following Borrower (s) (the "said Borrower (s)"), to repay the amounts mentioned in the respective Demand Notice (s) issued to them that are also given below. In connection with above, Nnotice is hereby given, once again, to the said Borrower (s) to pay to JM, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice (s), from the date (s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower (s). As security for due repayment of the loan, the following assets have been mortgaged to JM by the said Borrower (s) respectively.

Name of the Borrower (s)/ Guarantor (s)	Demand Notice Date and Amount with NPA date	Description of secured asset (immovable property)
Branch) Munzil Puthiyaveettil	Seventy Seven Thousand Four Hundred	Sy No.101/12, Nattika Village Chavakkad Taluk , Thrissur District Nattika Nattika - Thrissur Thrissur Kerala:-680566
Branch) Dhaneesh V D (Borrower)		Sy No. 44/3/1 Panavally Village Poochakkal Kuthiathode Cherthala Alappuzha Kerala :- 688526
	28-11-2023 /₹ 518113/- (₹ Five lakh Eighteen Thousand One Hundred	Rs No 10/9a Kodiyeri Village Thalassery Taluk Kannur Kannur Kerala :- 670102

Babitha K (Co Borrower 1) Thirteen Rupees) NPA (11-05-2023) If the said Borrowers shall fail to make payment to JM as aforesaid, JM shall proceed against the above secured assets under Section 13 (4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of JM. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Sd/- (Authorised Officer) JM Financial Asset Reconstruction Company Limited

SKMF Karnataka Co-Operative Milk Producers' Federation Limited KMF Complex, Dr. M. H. Marigowda Road, Bangalore-560 029.

Phone: 080-26096782, 871 E-mail: director.marketing2@kmf.coop

Expression of Interest

Karnataka Co-operative Milk Producers Federation Ltd (KMF) Bangalore is the second largest Co-operative Milk Producers Federation in India and is marketing milk and milk products in the brand name of "NANDINI" across India. KMF is manufacturing and supplying cattle feed to the farmers through its own units spread across Karnataka. Nandini cattle feed is known for its quality throughout Karnataka. KMF intends to appoint Super stockists/distributors to market its cattle feed across South India and in this regard KMF invites Expression of Interest (EOI) from interested individuals/Firms/Organizations who are interested to be a part of KMF in marketing Nandini cattle in Kerala and Andhra Pradesh States.

Interested candidates may submit their expression of interest with relevant details and a brief write up on their experience and suitability for this on or before 15.01.2024 to director.marketing2@kmf.coop.

For any clarification, Contact Director (Marketing-2) - KMF, at the above numbers during office hours.

The EOI document can be downloaded from our website: www.Kmfnandini.coop. KMF reserves the right to accept or reject any or all applications without assigning any reasons thereof.

SD/-MANAGING DIRECTOR KARNATAKA MILK FEDERATION Ltd.

KGB

Kerala Gramin Bank (A Government owned bank sponsored by Canara Bank) Head Office: Malappuram. Regional Office: Wayanad Ph: 04936 206166, 204309, rowyd@keralagbank.com

DEMAND NOTICE

Notice issued under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest

Name of the Borrowers / Guarantors / Mortgagors / Legal heirs of diseased borrower Benny Sebastian, S/o Sebastian, (1) Loosi, W/o Benny Sebastian, (2) Sanshin K B, D/o Benny Sebastian, (3) Libin Benny, D/o Benny Sebastian. Bibin Benny, S/o Benny Sebastian, (5) Sainjin Benny, S/o Benny Sebastian. (6) Rosamma Devassia, W/o Devassia, all are residing at: Kasamkuttivil. Kudathai Bazar (PO), Kozhikode (dt)-673573

Whereas the Authorised Officer of the Gramin Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 issued demand notice on 24.08.2023 by registered post with acknowledgement due to the above borrower / mortgagor / guarantor, demanding repayment of loans availed from Kerala Gramin Bank, Omasseri branch within 60 days of receipt of the said notice referred below informing that if the borrower fails to repay the debt mentioned as per the schedule below the bank will exercise all or any of the rights detailed under sub section 4 of the section 13 and all other applicable provisions of the said Act including Enforcement of Security Interest created in favour of the Bank. But the same has been returned undelivered. The details are given below:

Present liability: (1) Rs. 10,69,016.00 + interest @ 10.25% and charges from 17-08-2023 in A/c. No. HLG (HLG) 23415324000117; NPA Date: 17-06-2023, (2) Rs. 1,48,143.03 + interest @ 9.75% and charges from 15-10-2022 in A/c. No. KGBSP (KGBSP) 23415390001817; NPA Date: 17-06-2023, (3) Rs. 1,41,095.00 + interest @ 11% and charges from 01-04-2023 in A/c. No. KCC (KCC01) 40234131018857; NPA Date: 17-06-2023

Description of the immovable property: All that part and parcel of the property consisting of 60 Cents (57.75 + 2.25) of land and all other things attached there to in Survey Number: 61/1B in Koodathai Village as per Document Number 3128/2003, dated 01-01-2003 of Thamarassey Town SRO. Boundaries: Item No I: 57.75 Cents: North: Ulahannan kaivasam, East: Nirath, South: Rosamma kaivasam, West: Thannile baki sthalam. Boundaries: Item No II: 2.25 Cents: North: Ulahannan kaivasam, East: George kaivasam, South: Rosamma kaivasam, West: Nirath.

The Borrowers / Guarantors / Mortgagors are hereby called upon under Section 13(2) of the said Act to discharge full liabilities as stated above within 60 days from the date of this notice failing which the bank will exercise any or all of the rights under Section 13(4) of the Act. In the Demand Notice, we have indicated our intention of taking possession of securities mentioned above as per Section 13 of the said Act in case of their failure to pay the amount within 60 days. You are also put on notice that in terms of section 13 (13) you shall not transfer by way of sale, lease or otherwise the said secured assets detailed above without obtaining written consent of the bank. The notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the bank may have including further demands for the sums found due and payable by you. This is without prejudice to any other rights available to us

under the Act and/or any other law in force. For more and complete details, please contact the branch immediately. Kozhikode Authorised Officer, 24.08.2023 Kerala Gramin Bank

epaper.newindianexpress.com

Date: January 01, 2024

Place : Malappuram ICICI Home Finance Company Limited

For detailed terms and conditions of the sale, please visit https://www.icicihfc.com/