

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)
SALE NOTICE OF IMMOVABLE SECURED ASSETS ISSUED UNDER RULE 8(6) AND 9(1) 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 POSSESSION of which has been taken as described in COLUMN (D) by the Authorized Officer of Housing CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" as per details mentioned below :- Notice is hereby given to Borrower / Mortgagor(s) / legal heir, legal representatives (Whether Known or unknown), executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgagor(s) (Since deceased) as the case may be indicated in COLUMN (A) U/s. 8(6) of the Security Interest (Enforcement) Rules 2002. For detailed terms & conditions of the sale, please refer to the link provided in CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED secured Creditor's website i.e. <https://www.cholamandalam.com & www.auctionfocus.in>

[A]	[B]	[C]	[D]	[E & F]	[G]
Loan Account No. / Names Of Borrower(s) / Mortgager(s) / Gaurantor(s)	O/S. Dues to be recovered (Secured Debts)	Description of the Immovable Property / Secured Asset	Type of Possession	Reserve Price (In Rs.) Earnest Money Deposit (In Rs.)	Date of Auction & Time
Loan A/c. No(s) : HL30MSY000107446 1. Mr/Mrs. Mariyappa B 2. Mr/Mrs. Pramila M Add: S/o. Bojaiah Kambadahalli Village Kambadahalli, Post Nagamangala Taluk Bindiganavile Hobli Kambadahalli Kambadahalli Mandya Karnataka - 571802, Water tank/ masthimata, Mandya, Karnataka - 571802. Also at: Unique No. 152100500400900207, Kambadahalli Village, Bindiganavile Gramapanchayath, Nagamangala Taluk, Mandya District, NA, Kambadahalli, Nagamangala, Mandya, Karanataka - 571802.	Rs. 23,60,882/- (Rupees Twenty-Three Lakhs Six Thousand Eight Hundred and Eighty-Two Only) due as on 11.03.2025	All that piece and parcel of the Property along with the construction thereon bearing No.177 (as per Ekatha Bearing Form No. 9 and 11A), Property Unique No. 152100500400900207, Measuring East to West 12.192 Meter and North to South 15.24 Meter, situated at Kambadahalli Village, Beendiganaville Gram Panchayath, Nagamangala, Mandya District, Karnataka - 571802, together with building constructed thereon and Bounded on: East: Road, West: House of Nanjaiah, North: Road, South: Conservancy and House of Rangaiah.	CONSTRUCTIVE POSSESSION	Rs. 40,13,200/- (Rupees Forty Lakhs Thirteen Thousand Two Hundred Only) Rs. 4,08,394/- (Rupees Four Lakhs Eight Thousand Four Hundred and Ninety-Four Only)	18.12.2025 from 02.00 P.M. to 04.00 P.M. (with automated extensions of 5 minutes each in terms of the Tender Document),
INSPECTION DATE & TIME : - 16.12.2025 BETWEEN 11.00 a. m. to 4.00 p. m.		MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/-			
Last date of submission of Bid/ EMD/ Request letter for participation is 17.12.2025 till 5 PM.					
* Together with further interest as applicable in terms of loan agreement with, incidental expenses, costs, charges etc. Incurred up to the date of payment and / or realisation there of. 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.Vinod M.H on his Mobile No. 9743622228 , E-mail ID : vinodhmm@chola.murugappa.com/ Mrs. Komal Sharma on 8870464652. official of CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED to the best of Knowledge and information of the Authorized Officer of CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED there are no encumbrances in respect of the above immovable properties / secured Assets.					
Date : 13.11.2025 Place : Mandya, Karnataka				Sd/- AUTHORIZED OFFICER, For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED	

ROYAL ORCHID HOTELS LIMITED
Registered Office : No.1, Golf Avenue, Adjoining KGA Golf Course, Airport Road, Bengaluru - 560 008.INDIA.
T: +91 80 25205566, F: +91 80 25203366, www.royalorchidhotels.com
CIN: L55101KA1986PLC007392

Statement of Unaudited Standalone & Consolidated Financial Results for Second Quarter and Half Year Ended September 30, 2025


The Board of Directors of the Company, at the meeting held on November 12, 2025, approved the Unaudited Standalone & Consolidated Financial Results for second Quarter and Half Year Ended September 30, 2025.

The Financial Results along with Limited Review Report, have been hosted on the Company's Website at <https://www.royalorchidhotels.com/investors> and can be accessed by scanning the QR Code.



For and on behalf of the Board of Directors
C.K. Baljee
Managing Director.
DIN: 00081844

Place: Bengaluru
Date :13 th November, 2025



Narayana Health Insurance Limited
CIN: U65120KA2023PLC174002 | Registration No. and Date of Registration with the IRDA: 166/03-Jan-2024 | Regd. Office: No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

FORM NL-1-B-R, REVENUE ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2025						(Amount in Rs. Lakhs)	
Miscellaneous- Health							
Sl. No.	Particulars	NL Form	Upto the Quarter Ended Sept 30, 2025	For the Quarter Ended Sept 30, 2025	Upto the Quarter Ended Sept 30, 2024	For the Quarter Ended Sept 30, 2024	
1	Premiums Earned (Net)	NL-4	423.03	340.39	5.91	5.47	
2	Profit / Loss on Sale / Redemption of Investments (Net)		0.71	0.71	0.76	0.72	
3	Others		-	-	-	-	
	Contribution from the Shareholders Funds towards Excess EOM		1,093.51	407.18	657.97	340.75	
4	Interest, Dividend and Rent - (Gross)		24.81	19.57	-	-	
TOTAL (A)			1,542.06	767.85	664.65	346.95	
1	Claims Incurred (Net)	NL-5	304.69	245.33	4.14	3.83	
2	Commission	NL-6	(3.71)	(2.87)	(0.07)	(0.07)	
3	Operating Expenses related to Insurance Business	NL-7	1,397.98	651.76	662.29	344.74	
TOTAL (B)			1,698.96	894.21	666.35	348.50	
Operating Profit/(Loss) (A - B)			(156.89)	(126.36)	(1.70)	(1.55)	
APPROPRIATIONS							
	Transfer to Shareholders' Account		(156.89)	(126.36)	(1.70)	(1.55)	
	Transfer to Catastrophe Reserve		-	-	-	-	
	Transfer to Other Reserves		-	-	-	-	
TOTAL (C)			(156.89)	(126.36)	(1.70)	(1.55)	

FORM NL-2-B-PL, PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2025						(Amount in Rs. Lakhs)	
Sl. No.	Particulars	Schedule	Upto the Quarter Ended Sept 30, 2025	For the Quarter Ended Sept 30, 2025	Upto the Quarter Ended Sept 30, 2024	For the Quarter Ended Sept 30, 2024	
1	OPERATING PROFIT/(LOSS) (a) Fire Insurance (b) Marine Insurance (c) Miscellaneous Insurance	NL-1	-	-	(1.70)	(1.56)	
2	INCOME FROM INVESTMENTS (a) Interest, Dividend & Rent - Gross of TDS (b) Profit/(Loss) on sale of investments (c) Amortization of Premium / Discount on Investments		206.17 6.52 20.64	102.50 6.52 7.42	142.37 114.50 74.94	99.11 (0.23) 50.37	
3	OTHER INCOME (To be specified) (a) Gain/(Loss) in Foreign Exchange Fluctuations (b) Interest income on fixed deposits (c) Misc income		(0.14) (0.06) (0.06)	0.00 (0.00) (0.00)	(0.33) (0.04) (0.04)	(0.04)	
TOTAL (A)			76.24	-9.99	329.78	147.65	
4	PROVISIONS (Other than taxation) (a) For diminution in the value of investments (b) For doubtful debts/investments (c) Others		- - -	- - -	- - -	- - -	
5	OTHER EXPENSES (a) Expenses other than those related to Insurance Business (b) Employee's remuneration and welfare benefits (c) Bad Debts/investments written off (d) Contribution to Policyholders Funds towards excess EoM	4A	- - - 1,093.51	- - - 407.18	- - - 657.97	- - - 340.75	
TOTAL (B)			1,093.51	407.18	657.97	340.75	
Profit/(Loss) Before Tax			(1,017.27)	(417.18)	(328.20)	(193.10)	
Provision for Taxation			-	-	-	-	
Current Tax			-	-	-	-	
Deferred Tax			-	-	-	-	
Profit/(Loss) After Tax			(1,017.27)	(417.18)	(328.20)	(193.10)	
APPROPRIATIONS							
	(a) Interim Dividends Paid During the Year		-	-	-	-	
	(b) Final Dividend Paid		-	-	-	-	
	(c) Transfer to Contingency Reserve for Unassigned Risks		-	-	-	-	
	(d) Transfer to General Reserve		-	-	-	-	
	Balance of Profit Brought Forward from Previous Year		(1,839.14)	(1,839.14)	(389.12)	(524.21)	
Balance Carried Forward to Balance Sheet			(2,856.41)	(2,856.41)	(717.32)	(717.31)	
Earnings Per Share - Basic & Diluted (Rs.)			(0.95)	(0.39)	(0.31)	(0.18)	
Face value per share (Rs.)			10.00	10.00	10.00	10.00	

FORM NL-3-B-B, BALANCE SHEET AS AT SEPTEMBER 30, 2025					(Amount in Rs. Lakhs)				
Sl. No.	Particulars	Schedule	As At Sept 30, 2025	As At Sept 30, 2024					
SOURCES OF FUNDS									
1	SHARE CAPITAL	NL-8	10,705.00	10,005.00					
2	RESERVES AND SURPLUS	NL-10	-	-					
3	FAIR VALUE CHANGE ACCOUNT - Share Holders		37.90	12.94					
4	FAIR VALUE CHANGE ACCOUNT - Policy Holders		4.15	-					
5	BORROWINGS	NL-11	-	-					
TOTAL									
APPLICATION OF FUNDS									
6	INVESTMENTS - Share Holders	NL-12	7,732.19	8,623.92					
7	INVESTMENTS - Policy Holders	NL-12A	845.93	19.79					
8	LOANS	NL-13	-	-					
9	FIXED ASSETS	NL-14	390.52	222.16					
10	DEFERRED TAX ASSET		-	-					
CURRENT ASSETS									
11	Cash and Bank Balances	NL-15	23.51	222.09					
12	Advances and Other Assets	NL-16	480.36	389.91					
Sub-Total (A)			9,472.51	9,477.87					
13	CURRENT LIABILITIES	NL-17	1,034.60	159.98					
14	PROVISIONS	NL-18	547.27	17.26					
Sub-Total (B)			1,581.87	177.24					
NET CURRENT ASSETS (C) = (A - B)			7,890.64	9,300.63					
15	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-					
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (net of reserves)		2,856.41	717.31					
TOTAL			10,747.05	10,017.94					

FORM NL-30-Analytical Ratios Schedule									
Sl. No.	Particulars	Upto the Period Sept 30, 2025	For the Period Sept 30, 2025	Upto the Period Sept 30, 2024	For the Period Sept 30, 2024				
1	Gross Direct Premium Growth Rate	6960.83%	6028.52%	NA	NA				
2	Gross Direct Premium to Net worth ratio	9.81%	7.88%	0.12%	0.13%				
3	Growth rate of Net Worth	-4.54%	-4.54%	NA	NA				
4	Net Retention Ratio	95.94%	95.92%	96.00%	96.00%				
5	Net Commission Ratio	-0.44%	-0.43%	-0.68%	-0.62%				
6	Expense of Management to Gross Direct Premium Ratio	160.70%	93.27%	3023.45%	5375.53%				
7	Expense of Management to Net Written Premium Ratio	167.06%	96.80%	3148.75%	5598.87%				
8	Net Incurred Claims to Net Earned Premium	72.03%	72.07%	69.96%	69.95%				
9	Claims paid to claims provisions	12.82%	12.77%	-24.16%	21.97%				
10	Combined Ratio	195.73%	128.38%	3218.71%	5668.82%				
11	Investment income ratio	3.07%	1.54%	1.11%	2.83%				
12	Technical Reserves to net premium ratio	88.34%	81.67%	85.01%	78.68%				
13	Underwriting balance ratio	-301.62%	-162.71%	-6268.04%	-11167.32%				
14	Operating Profit Ratio	-37.09%	-37.12%	-28.43%	-28.74%				
15	Liquid Assets to liabilities ratio	115.56%	115.56%	-3618.27%	-3421.16%				
16	Net earning ratio	-121.89%	-62.24%	-1764.06%	-2774.81%				
17	Return on net worth ratio	-11.47%	-4.71%	-2.08%	-3.53%				
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	155.38%	155.38%	183.96%	183.96%				
19	NPA Ratio								
	Gross NPA Ratio	NA	NA	NA	NA				
	Net NPA Ratio	NA	NA	NA	NA				
20	Debt Equity Ratio	NA	NA	-	-				
21	Debt Service Coverage Ratio	NA	NA	NA	NA				
22	Interest Service Coverage Ratio	NA	NA	NA	NA				
23	Earnings per share	(0.95)	(0.93)	(0.19)	(0.33)				
24	Book value per share	8.28	8.28	9.28	9.28				