

GST staffer, wife arrested under POCSO Act in Tirupati

HANS NEWS SERVICE
TIRUPATI

A shocking case involving the alleged sexual exploitation of a minor girl has led to the arrest of a GST Department employee and his wife in Tirupati.

Police said the accused, Rama Murthy (51), who works as a senior assistant, repeatedly assaulted a 16-year-old girl and threatened her with dire consequences to keep her silent.

Investigators revealed that the victim was allegedly abused on several occasions at the accused's residence in Tirupati and at other places.

Rama Murthy, who is related to the girl as the husband of her aunt, reportedly stored personal photographs and chat conversations exchanged with the minor through mobile phone and ShareChat.

Police said he allegedly used the material to blackmail the victim and threatened to upload it on social media if she failed to meet him whenever he called.

He also allegedly warned the girl that her parents would be killed if she disclosed the incidents.

The case surfaced after

the victim's parents learnt about the harassment and approached the Jagadgiri-gutta police station in Telangana.

Police there registered a Zero FIR and later transferred the case to Tirupati East police station for further action. Based on the complaint, a case was booked under the Protection of Children from Sexual Offences (POCSO) Act. Tirupati Superintendent of Police L Subba Rayudu directed officials to conduct a detailed investigation, which was led by DSP M Bhaktavatsalam.

During the investigation, police allegedly found that the victim's aunt, Manasa, a Deputy Tahsildar working at Railway Koduru, had attempted to shield her husband from legal action.

Following the collection of evidence, both Rama Murthy and Manasa were arrested on Thursday and later produced before a court, which remanded them to judicial custody. SP Rayudu appealed to the public to immediately report incidents of sexual abuse, harassment and blackmail involving children.

He assured that the identity of victims would be kept confidential and said strict legal action would be taken against those involved in crimes against minors.

Polavaram must be completed by February: Shashibhushan

- Water resources special CS orders strict quality, faster pace
- MEIL officials told to coordinate; diesel/material shortages easing.
- Advance monsoon plans ready; hydel project progress reviewed



Water resources department special chief secretary Shashibhushan Kumar at Polavaram project on Friday

HANS NEWS SERVICE
POLAVARAM

WATER resources department special chief secretary Shashibhushan Kumar directed officials and contractors to maintain momentum in the Polavaram irrigation and hydel power projects while ensuring uncompromised quality standards. He stressed that the prestigious national project must be completed by February 2027, in line with Chief Minister N Chandrababu Naidu's commitment to dedicate it by March next year.

Kumar instructed the water resources department,

Polavaram Project Authority, and contracting agency Megha Engineering & Infrastructures Limited (MEIL) to work in close coordination with a clear action plan. He assured that any issue affecting construction would be resolved promptly if brought to the government's notice.

During his first inspection after assuming charge, Kumar stayed overnight at the project guest house and began his field visit at 8 am Friday, continuing until 1.30 pm.

He reviewed progress on key components including

the spillway, cofferdams, diaphragm wall, fish ladder, depletion sluice, and the earth-cum-rock fill (ECRF) dam. He also examined the Polavaram hydel power project and sought detailed reports from officials.

The review meeting resumed after lunch and continued until 6 PM, covering each division and project component.

Officials informed him that shortages of diesel and construction materials due to the West Asia conflict had temporarily slowed works, but the situation has stabi-

lised. MEIL representatives assured that construction would be accelerated to meet deadlines.

Kumar directed officials to implement advance action plans to ensure uninterrupted works during the monsoon season. Officials confirmed contingency measures are ready. Senior engineers and advisors including Sanjeev Vohra, K Ramesh Babu, M Venkateswara Rao, K Narasimha Murthy, R Ramachandra Rao, and MEIL representatives participated in the inspection and review.

CM Naidu to launch Sanjeevani health project at Yadamari today

HANS NEWS SERVICE
CHITTOOR

CHIEF Minister N Chandrababu Naidu will participate in several programmes at Yadamari in Chittoor district on Saturday, including the launch of the 'Sanjeevani Health Project' at the Primary Health Centre (PHC). He will also address a public meeting during the visit.

Preparations for the Chief Minister's tour were reviewed on Friday by Chittoor MP D Prasada Rao, CM Programmes Coordinator Pendurthi Venkatesh, Joint Collector Adarsh Rajendran and other officials.

They inspected arrangements at the helipad, public meeting venue and Yadamari PHC. District SP Tushar Dudi briefed police officers and staff involved in convoy and security duties for the visit. A trial run was conducted from the helipad set up near Chinnareddyall bus stop to the meeting venue and healthcare centre. Officials reviewed



Chittoor SP Tushar Dudi reviewing security arrangements for CM's visit in Yadamari on Friday

convoy responsibilities, security measures and traffic management during the exercise. The SP directed officials to maintain continuous surveillance at the public meeting venue, helipad, important junctions, parking areas and along the route using CCTV cameras. Police personnel were instructed to immediately report any suspicious persons or objects to senior officers and the control room. ASP Dr Tarun Pahwa, Additional SP SR Rajasekhara Raju, AR Additional SP Devadas, Chittoor SDPO J Venkatanarayana and other officials participated in the security review.

Meanwhile, the Chief Minister will leave his Undavalli residence in Tadepalli mandal of Guntur district by helicopter at 9 am on Saturday and reach the helipad near 14 Kandriga village in Yadamari mandal at 11 am. After meeting public representatives and officials, he will participate in a public meeting from 11.15 am to 1.30 pm at the Praja Vedika venue.

Over 5k candidates to appear for Civil Services prelims exam tomorrow

HANS NEWS SERVICE
TIRUPATI

DISTRICT Collector Dr S Venkateswar said that all arrangements have been completed for the smooth and peaceful conduct of the UPSC Civil Services Preliminary Examination 2026, which will be held.

The Collector conducted a review meeting on Friday with Assistant Coordinating Officers, liaison officers and officials of various departments regarding the arrangements for the examination. Speaking on the occasion, he said that a total of 5,096 candidates will appear for the examination at 10 centres across the district. Paper-1 will be conducted from 9.30 am to 11.30 am and Paper-2 from 2.30 pm to 4.30 pm. Candidates will be allowed into the examination halls only up to 30



Collector S Venkateswar along with UPSC observer Jitender Sharma and DRO G Narasimulu reviewing Civil Service exam arrangements in Tirupati on Friday

minutes before the commencement of the exam. The Collector said jammers will be used during the examination and warned that strict action will be taken against malpractice and copying. He directed officials to ensure

that photocopy centres near the examination centres remain closed during the examination hours. Candidates have been instructed to carry a valid identity card, failing which they will not be allowed into the examination centres.

TWO CIS SUSPENDED FOR LAPSES IN INVESTIGATION

HANS NEWS SERVICE
TIRUPATI

TIRUPATI police department has suspended two former circle inspectors after a departmental inquiry reportedly found lapses in investigation procedures and misuse of authority in separate cases. The suspended officers were identified as Srinivasulu, who earlier served as Tirupati East Circle Inspector, and Ramaiah, former Circle Inspector of SVU Police Station. Both officers had earlier been shifted to the Vacancy Reserve at Anantapur following complaints regarding their conduct.

The disciplinary action was taken based on the findings of an internal inquiry initiated by Tirupati Superintendent of Police L Subba Rayudu. The probe examined allegations linked to the handling of criminal investigations and alleged misconduct while discharging official duties. According to officials, Srinivasulu was found negligent in investigating a POCSO case. The inquiry reportedly observed that proper investigation procedures were not followed against an accused in the case. He was also accused of interfering in civil disputes and attempting informal settlements.

ANDHRA PRADESH STATE WAQF BOARD, VIJAYAWADA
(4th Floor, Imdad Ghar Waqf Complex, Adjacent to Head Post Office, Vijayawada - 01)

File No.06/APSWB/TEHR/FP/2026 Date:20-05-2026

EXPRESSION OF INTEREST (EOI) :
The Andhra Pradesh State Waqf Board (APSWB) invites Expression of Interest (EOI) from reputed and experienced Educational Institutions / Corporate residential Junior Colleges & Coaching institutions in A.P.State for providing Intermediate education integrated with NEET / JEE / EAMCET. For details please scan the QR Code or contact Shaik Naseer Ahmed: 9490044933. Sd/- CHIEF EXECUTIVE OFFICER

PUBLIC NOTICE

Under the instruction from my client M.Srinivasulu S/o Late M.Sanjanna issuing the following publication as the below mentioned schedule Property that, my client has purchased the Land with an extent of Acre 1.00 cents in S.No.191-A8 & 191-B6 (Old S.No.191/BS) of B.Thandrapadu Village, Kurnool Mandal and Kurnool district from K.Maheswar Rao under registered sale deed No. 10095/2006.

This being the case, the land measuring Acre 10.00 cents in S.No.191/BS belonged to Rathnamanna S/o.Naganna acquired under registered sale deed No.137/1963 dated 28.01.1963 from China Ganagaram S/o.Pulupanna, and after his death, his sons China Bennaiah and Pedda Bennaiah inherited it and orally partitioned the said land along with their family properties. As a result the said China Bennaiah has got a share of Acre 3.00 cents of land in the said survey No.191/BS and on 03.05.2003 he has sold an extent of Acre 1.25 cents out of Acre 3.00 cents to K.Maheswar Rao under registered sale deed No.3696/2003 and delivered the possession. Since the date of above sale, the heirs of the above mentioned China Bennaiah and Pedda Bennaiah did not raise any objection pertaining to the said property till today. I Now my client M.Srinivasulu S/o Late M.Sanjanna approached the Canara Bank, Kurnool to avail loan facility by mortgaging the said land.

If any person or persons have any sort of right, title, claim or interest by inheritance, Mortgage, charge, agreement, Hypothecation, possession, lease or tenancy or Any disputes whatsoever against the said property, should send their claim in writing to the under signed along with documentary evidence in support of the claim there within 15 days (both days inclusive) from the date of publication of this notice failing which claims if any shall be deemed to have been Waived and or Abandoned.

Schedule of Property: All that part and parcel of the Land with an extent of Acre 1.00 cents in S.No.191-A8 & 191-B6 (Old S.No.191/BS) of B.Thandrapadu Village, Kurnool Mandal and Kurnool district under the jurisdiction of Kurnool sub registration and registration district of Kurnool.

Boundaries: East:Land in same S.No. of M.Srinivasulu & Vega Paramaboku, West:Land belongs to Giddamma, North:Land belongs to Shaikavali, South:Land belongs to Pedda Ganagaram.

Sd/- Dr. Malik Basha Shaik, Advocate, PERFECT LAW ASSOCIATES, #6471, Ground Floor, S.Nagappa Street, Munsif Court Road, Kurnool, Cell No.901414204

Andhra Pradesh Grameena Bank
(Scheduled Bank owned by Government)
Regional Office: KADIRI,
D. No.: 1-776, Bypass Road, Opp. Girls College,
KADIRI-515591, Mail ID:rokadiri@apgb.in

PREMISES REQUIRED ON LEASE

Andhra Pradesh Grameena Bank, Hindupur Nanneppa Nagar (Urban) Branch requires a well-constructed Commercial Premises admeasuring 1400 to 2000 Sq.ft. Carpet Area in ready possession at any Main Road locations at Hindupur (Town). The premises should preferably be on the ground floor, having good Parking, Water facilities along with Strong room facility (as per bank specifications), and suitable for housing a Urban branch.

For further details and prescribed tender forms please contact :Regional Manager, Andhra Pradesh Grameena Bank, Regional Office Kadiiri, D.No. 1/776, Bypass Road, Opp. Girls College, KADIRI - 515591. Ph: 9490158014,9490158017, 8331853106
Last date for submission of bids to the Hindupur Nanneppa Nagar (U) Branch in prescribed format is 15.06.2026 upto 05:00 PM

Note : The Bank reserves the right to cancel or modify the tender process at any stage without any reason.

Regional Manager,
Andhra Pradesh Grameena Bank, Kadiiri Region.

Andhra Pradesh Grameena Bank
(Scheduled Bank owned by Government)
Regional Office: KADIRI,
D. No.: 1-776, Bypass Road, Opp. Girls College,
KADIRI-515591, Mail ID:rokadiri@apgb.in

PREMISES REQUIRED ON LEASE

Andhra Pradesh Grameena Bank, Palasamudram(Rural) Branch requires a well-constructed Commercial Premises admeasuring 1200 to 1400 Sq.ft. Carpet Area in ready possession at any Main Road locations at Palasamudram (Village) of Gorantla mandal. The premises should preferably be on the ground floor, having good Parking, Water facilities along with Strong room facility (as per bank specifications), and suitable for housing a Rural branch.

For further details and prescribed tender forms please contact : Regional Manager, Andhra Pradesh Grameena Bank, Regional Office Kadiiri, D.No. 1/776, Bypass Road, Opp. Girls College, KADIRI - 515591. Ph: 9490158014,9490158017, 8331853106
Last date for submission of bids to the Palasamudram(R) Branch in prescribed format is 15.06.2026 upto 05:00 PM

Note : The Bank reserves the right to cancel or modify the tender process at any stage without any reason.

Regional Manager,
Andhra Pradesh Grameena Bank, Kadiiri Region.

Andhra Pradesh Grameena Bank
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KADIRI-515591, Mail ID:rokadiri@apgb.in

PREMISES REQUIRED ON LEASE

Andhra Pradesh Grameena Bank, Patnam(Rural) Branch requires a well-constructed Commercial Premises admeasuring 1200 to 1400 Sq.ft. Carpet Area in ready possession at any Main Road locations at Patnam (Village) of Kadiiri mandal. The premises should preferably be on the ground floor, having good Parking, Water facilities along with Strong room facility (as per bank specifications), and suitable for housing a Rural branch.

For further details and prescribed tender forms please contact : Regional Manager, Andhra Pradesh Grameena Bank, Regional Office Kadiiri, D.No. 1/776, Bypass Road, Opp. Girls College, KADIRI - 515591. Ph: 9490158014,9490158017, 8331853106
Last date for submission of bids to the Patnam (R) Branch in prescribed format is 15.06.2026 upto 05:00 PM

Note : The Bank reserves the right to cancel or modify the tender process at any stage without any reason.

Regional Manager,
Andhra Pradesh Grameena Bank, Kadiiri Region.

Andhra Pradesh Grameena Bank
(Scheduled Bank owned by Government)
Regional Office: KADIRI,
D. No.: 1-776, Bypass Road, Opp. Girls College,
KADIRI-515591, Mail ID:rokadiri@apgb.in

PREMISES REQUIRED ON LEASE

Andhra Pradesh Grameena Bank, Tadimarri(Rural) Branch requires a well-constructed Commercial Premises admeasuring 1200 to 1400 Sq.ft. Carpet Area in ready possession at any Main Road locations at Tadimarri (Village&mandal). The premises should preferably be on the ground floor, having good Parking, Water facilities along with Strong room facility (as per bank specifications), and suitable for housing a Rural branch.

For further details and prescribed tender forms please contact: Regional Manager, Andhra Pradesh Grameena Bank, Regional Office Kadiiri, D.No. 1/776, Bypass Road, Opp. Girls College, KADIRI - 515591. Ph: 9490158014,9490158017, 8331853106
Last date for submission of bids to the Tadimarri (R) Branch in prescribed format is 15.06.2026 upto 05:00 PM

Note : The Bank reserves the right to cancel or modify the tender process at any stage without any reason.

Regional Manager,
Andhra Pradesh Grameena Bank, Kadiiri Region.

ANDHRA PRADESH POLLUTION CONTROL BOARD
REGIONAL OFFICE, PLOT NO.1, Prasanthi Nagar,
Podalukur Road, Near Nellore Club, NELLORE - 524 003.
EMAIL : ronlr-ee1@appcb.gov.in

ENVIRONMENTAL PUBLIC HEARING NOTIFICATION

In accordance with the notification No.S.O.1533(E) dt.14th September, 2006 and its subsequent amendments thereof by the Ministry of Environment, Forests & Climate Change, Government of India, we hereby notify Environmental Public Hearing on the proposal of 25.0 Ha Ordinary Sand Mine proposed at Bhagath Singh Colony and Deenadayal Nagar, Nellore Urban Mandal, SPSR Nellore District by Royalty Inspector O/o. District Mines and Geology Office, Nellore, SPSR Nellore District with an investment of Rs.20.0 lakhs. The details of the proposed project are as follows:-

1. Name with the address of the company	The Royalty Inspector, O/o. District Mines and Geology Office, Nellore, SPSR Nellore District .
2. Location of the proposed Project with Sy No	Bhagath Singh Colony and Deenadayal Nagar, Nellore Urban Mandal, SPSR Nellore District Latitude : 14°28' 40.8"N - 14°28' 55.6"N Longitude : 80°00' 51.0"E - 80°01' 14.4"E
3. Extent of land	25.0 Ha
4. Name of the Authorised person to be contacted with Address and Phone Numbers	The Royalty Inspector, O/o.District Mines and Geology Office, Nellore, SPSR Nellore District - 524001; Ph.No.9705837923
5. Total estimated Capital Cost for the project	Rs.20.0 Lakhs
6. Line of Activity and capacity	Mining of Ordinary Sand - 2,50,000 m3/Annum
7. Date/ Time / Venue of Public Hearing	Date : 23.06.2026 Time : 10:30 AM Venue : Adjacent to proposed site at Bhagath Singh Colony, beside NH-16, Govt. Housing layout colony, Nellore Urban Mandal, SPSR Nellore District
8. Places of availability of EIA & EMP and Executive summary of the proposed project.	
i.	O/o. The Collector & District Magistrate, Nellore, SPSR Nellore District
ii.	O/o. The Chief Executive Officer, Zilla Parishad, Nellore, SPSR Nellore District
iii.	O/o. The Revenue Divisional Officer, Nellore, SPSR Nellore District.
iv.	O/o. The Commissioner, Nellore Municipal Corporation, Nellore.
v.	O/o. The General Manager, District Industries Centre, A.K. Nagar, Nellore, SPSR Nellore District
vi.	O/o. The Joint Director (S), Ministry of Environment, Forest and Climate Change, Integrated Regional Office (IRO), Vijayawada Green House Complex, Vijayawada - 520010
vii.	O/o. The Member Secretary, A.P. Pollution Control Board, Paryavaran Bhavan, APIIC Colony Road, Gurnanak Colony, Autonagar, Vijayawada - 520 007
viii.	O/o. The Joint Chief Environmental Engineer, A.P. Pollution Control Board, Zonal Office, 3rd Floor, Paryavaran Bhavan, N.T.Road, TIRUPATI - 517501.
ix.	O/o. The Environmental Engineer, A. P. Pollution Control Board, Regional Office, Plot No.1, Prasanthi Nagar, Podalukur Road, Near Nellore Club, Nellore - 524 003.
x.	O/o. The Tahasildar, Nellore Urban, SPSR Nellore District.
xi.	O/o. The Mandal Praja Parishad Development Officer, Nellore Urban Mandal, SPSR Nellore District
xii.	O/o. The Ward Administrative section, Bhagath Singh Colony, 54 Ward Sachivalayam, Nellore Urban Mandal, Nellore
xiii.	O/o. The Panchayat Secretary, Pallipadu Village, Nellore Urban Mandal, SPSR Nellore District.

Suggestions, views, comments, and objections of the public, if any, are invited within 30 days from the date of publication of notification from all persons including bonafide residents, Environmental groups & others located near project sites/likely to be affected by the proposed project and plausible stakeholders. The above mentioned persons are requested to send written suggestions/objections/ opinions/ views to the undersigned officer of A.P. Pollution Control Board and may also participate in the Public hearing on the date, time and venue specified above.

Sd/-
Place : Nellore Environmental Engineer (FAC),
Date : 22.06.2026 A.P.Pollution Control Board, Regional Office, Nellore

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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(G) AND 9(I) 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 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 / Mortgagee(s) / legal heir, legal representatives (Whether Known or unknown), executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgagee(s) (Since deceased) as the case may be indicated in COLUMN (A) U/s. 9(I) 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

Sl. No.	[A] Loan Account No. / Names Of Borrower(s) / Mortgagee(s) / Guarantor(s)	[B] QS. Dues to be recovered (Secured Debts)	[C] Description of the Immovable Property / Secured Asset	[D] Type of Possession	[E & F] Reserve Price (In Rs.)		[G] Date of Auction & Time
					Rs. 25,55,500/- (Rupees Twenty Five Lakh Fifty Five Thousand Five Hundred Only)	Rs. 2,55,550/- (Rupees Two Lakh Fifty Five Thousand Five Hundred Fifty Only)	
1	Loan A/c. No(s). : HLO5NAN000022652 & HLT1NAN000044051 1. Mr/Ms. Mangali Ramasubbaiah 2. Mr/Ms. Mangali Bheemeswari Add For Sr. No. 1 & 2 : H No. 5-19/A, Mangali Peeta, Sirivella, Kurnool, Andhra Pradesh, Near Main Road, Allagadda, 518563. Add For Sr. No. 1 & 2 : Sy No 420 Sirivella, Kurnool, Andhra Pradesh Near Main Road Allagadda 518563	Rs. 21,54,004/- (Rupees Twenty One Lakh Fifty Four Thousand Four Only) as on 14-03-2024	House site property Door No. 519-1 and open site property situated in 5th Ward, Sirivella Gram panchayath, Sirivella Village & Mandal, Kurnool District, Sirivella Sub-Registration District, Nandyal Registration District, Kurnool District bearing the following particulars: Door No. 519-1, Sy No. 420, Extent 89 Sq.Yds or 801 Sq.Fts. Item No. 1, Boundaries East: House of Babusar West: Raasta North: Site of Mangali Venkata Subbaiah South: Site of Mangali Venkata Subbaiah Item No. 2, Boundaries. Open site property in Sy.No. 420, Extent 21 Sq.Yds or 189 Sq.Fts. East: Site of Mangali Pedda Srinivasulu, West: Raasta North: Raasta South: Site of Mangali Venkata Subbaiah	PHYSICAL POSSESSION	Rs. 25,55,500/- (Rupees Twenty Five Lakh Fifty Five Thousand Five Hundred Only)	Rs. 2,55,550/- (Rupees Two Lakh Fifty Five Thousand Five Hundred Fifty Only)	16-06-2026 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 : 13.06.2026 BETWEEN 11.00 a.m. to 4.00 p.m. MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/-							
LAST DAY OF SUBMISSION OF BID / EMD / REQUEST LETTER FOR PARTICIPATION : 15.06.2026 before 05.00 p.m.							

* 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 thereof. 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 1. Sivaramireddy, Mobile No. 9966236993 & Email Id : sirivelaisivarr@chola.murugappam.com / 2. Ramajaneyulu, Mobile No. 9010872374 & E mail : ramajaneyulu@chola.murugappam.com. OFFICE 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.

Sd/-
Date : 22.06.2026 AUTHORIZED OFFICER,
Place : Kurnool, Andhra Pradesh For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED