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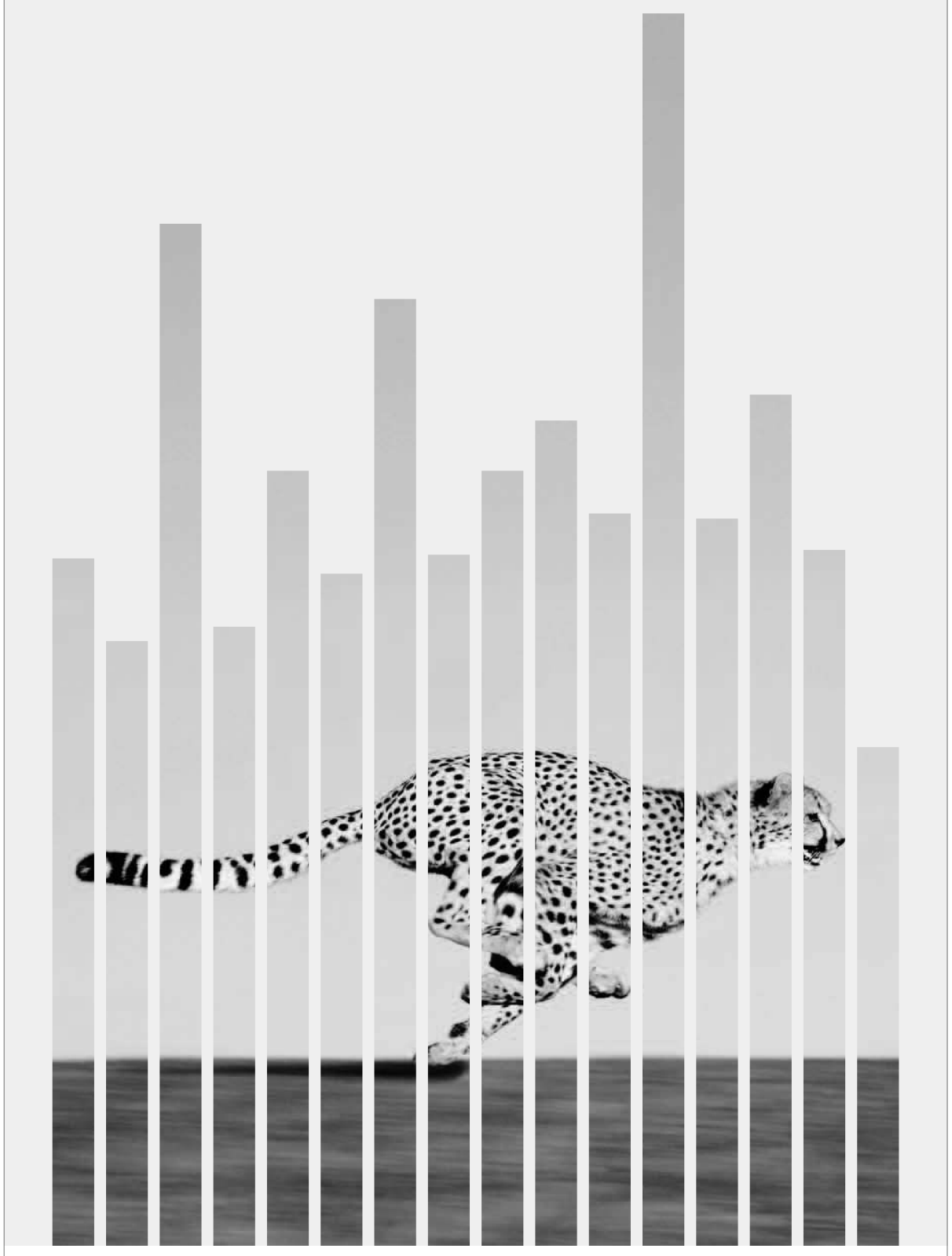

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APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

pnb Housing Finance Limited Ghar Ki Baat

E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE ASSETS UNDER THE SECURITISATION 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)

Reg. Off.:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

B.O. THRISSUR: Ambalikkala Tower, 12/155/126, 2nd Floor, South amman kovil street, near Kothapuram Over Bridge, Trissur-680004,
B.O. COCHIN : 1st Floor, R P Arcade, Adjacent to Gold Souk Mall,Near Railway Overbridge,Ponnuruni, Vytilla, Cochin – 682019

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited**/Secured Creditor, will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower/ Co- Borrower/Guarantor/Legal heirs(A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submision of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Court Case if any (K)
NHL/TCR/0917/432716 & NHL/TCR/0220/776386 Umesh Unnikrishnan, Sanitha Umesh, Sanitha P Nandanan, B.O. : THRISSUR	**Rs. 2153169 & 15-11-2023**	Physical Possession	Sy No 427/3, Nenmanikkara Village, Mukundapuram Taluk,chittissery, Thrissur, Kerala-680301, India.	**Rs. 19,93,000**	**Rs. 1,99,300**	29-05-2026	**Rs. 10,000**	19-05-2026, 11AM to 5PM	30-05-2026, 02PM to 03 PM	Unknown
HOU/COC/0823/1155015 & NHL/COC/0923/1162043 Ragesh G M, Vinisha V, Ragesh Gm, B.O. : COCHIN	**Rs. 4435958 & 22-07-2024**	Physical Possession	Re Sy No 52/6, Block No 42, Thiruvaniyoor Village, Kunnathunadu Taluk, Ernakulam, Kochi, Kerala-682303, India.	**Rs. 47,03,000**	**Rs. 4,70,300**	18-06-2026	**Rs. 10,000**	22-05-2026, 11AM to 5PM	19-06-2026, 02PM to 03PM	Unknown
HOU/COC/0417/382356 Sunilkumar E V, Sheela Sunil, B.O. : COCHIN	**Rs. 1709902 & 13-05-2024**	Physical Possession	Re.Sy.No.487/7/2 Mararikkulam North Village Cherthala Taluk Alappuzha Kerala India 688523	**Rs. 7,73,000**	**Rs. 77,300**	29-05-2026	**Rs. 10,000**	19-05-2026, 11AM to 5PM	30-05-2026, 02PM to 03 PM	Unknown

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1.)** As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K **(2.)** The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the s sale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s Foreclosureindia.com would be assisting the Authorised officer in conducting sale through an e-Auction having its Head office at 605A, 6TH Floor, Maitrivanam, Ameerpet, Hyderabad-500038. Website - info@bankauctions.in For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Rahul/Saratlal/Dhaneesh/Afreed Mob. : 8848434163/9061485392/9847258497/8129651394, Toll Free No. - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : KERALA **DATE :- 13.05.2026** **SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

Truhome FINANCE

Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
Tel: 1800 102 4345 ; **Website:** http://www. truhomefinance.in
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 provision 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 that the below described immovable properties mortgaged/ charged to Truhome Finance Limited (formerly M/s Shriram Housing Finance Limited), the Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on 29.05.2026 between 11:00 a.m. to 1:00 p.m. for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.

Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, reserve price and earnest money deposit and date of Inspection are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Mr. Gobi S/o Mr.Bathiramasamy **No.84 Sirumugai Road, Near Vinayagarkovil, karamadai Coimbatore- 641104** **Mrs. Sindhuja W/o Mr. Gobi** **No.84 Sirumugai Road, Near Vinayagarkovil, karamadai Coimbatore- 641104** **Date of Possession & Type** **23/10/2025. , Symbolic Possession** **Encumbranches known** **Not Known**	Demand Notice Date: 09.05.2025 Rs. 1101239/- (Rupees Eleven lak one thousand two hundred and thirty nine Only) as on 06-05-2025 under reference of Loan Account No. SHLHCOIM0001382 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs.12,39,300 (Twelve Lakh Thirty Nine Thousand Three Hundred only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.1,23,930 (One Lakh Twenty Three Thousand Nine Hundred and Thirty Only) **Last date for submission of EMD : 28/05/2026 Time 10.00 a.m. to 05.00 p.m.**	**29th MAY-2026 & Auction Time: 11:00 AM to 1.00 AM**	**Mr.S.James Clement-7200281906** **Mr. M.Selvakumar-9444224367** **Mr.L.Murali-9385806058** **Property Inspection Date: 22/05/2026** **InspectionTime : 11.00 A.M to 4.00 PM**

Description of Property

All part and parcel of the property situated at Coimbatore North Registration District, Mettupalayam Sub Registration District, Mettupalayam Taluk, Karamadai Village, Karamadai Town, Sirumugai Road, Patta No.176, SF No.86/1A1A Pu.Ac 2.26 in this, as per Settlement deed no.537/1980 southern portion of 562.50 Sq.ft property belongs to Smt. Prema 1st party and as per the same settlement deed northern portion of 562.50 Sq.ft property belongs to Smt. Kalaiammal 2nd Party, total extent of 1125 Sq.ft, Land with the building , having the following boundaries and measurements. West : 5 feet south north Pathway , North : Property belongs to Mr. Kalichamy , South : 3Feet wide East west Sandhu , East : Property belongs to china chetty boyan and others. With all easement and pathway rights.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Mrs. Susila W/o Mr. Duraisami **No.1/208 Near Vel Autos, Thalaivasal Veethi, Somavarapatti Tiruppur - 642205** **Mr. Muthusaravanan S/o Mr. Duraisami** **No.1/208 Near Vel Autos, Thalaivasal Veethi, Somavarapatti Tiruppur – 642205** **Mrs. Thilagavathi W/o Mr. Muthusaravanan** **No.1/208 Near Vel Autos, Thalaivasal Veethi, Somavarapatti Tiruppur – 642205** **Date of Possession & Type** **26.04.2025. , Symbolic Possession** **Encumbranches known** **Not Known**	Demand Notice Date: 10/02/2025 Rs. 907883/- (Rupees Nine Lak seven thousand eight hundred and eighty three Only) as on 07-02-2025 under reference of Loan Account No. SLPHCOIM0001308 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs.22,64,371/- (Twenty Two Lakh Sixty four Thousand Three Hundred and Seventy One Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.2,26,440 (Two Lakh Twenty Six Thousand Four Hundred and Forty Only) **Last date for submission of EMD : 28/05/2026 Time 10.00 a.m. to 05.00 p.m.**	**29th MAY-2026 & Auction Time: 11:00 AM to 1.00 AM**	**Mr.S.James Clement-7200281906** **Mr. M.Selvakumar-9444224367** **Mr.L.Murali-9385806058** **Property Inspection Date: 22/05/2026** **InspectionTime : 11.00 A.M to 4.00 PM**

Description of Property

All part and parcel of the property situated at Tiruppur District, Udumalapet SRD, Udumalapet Taluk, Somavarapatti Village, Natham SF No.221/A1 Land bounded on the following boundaries: West : Anga Gounder house, North South Road , North : Petchiammal House , South : Karuppathai House.
East : Velusamy Naicket House Total extent of the property is 2688 Sq.ft With all easement and pathway rights.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1. MRS.PANDISELVI M D/o. MURUGAN **NO 1490 N ,KALIYAMMAN KOVIL STREET KARATHOLUVU, UDAYARPALAYAM MADATHUKULAM TALUKA , TIRUPPUR TAMIL NADU-642203** **2. ARUL KUMAR P S/o. PALANISAMY** **NO 1490 N ,KALIYAMMAN KOVIL STREET THUNGAVI, UDAYARPALAYAM, KARATHOULUVU ,TIRUPPUR, TAMIL NADU- 642 203** **Date of Possession & Type** **18.02.2026. , Symbolic Possession** **Encumbranches known** **Not Known**	Demand Notice Date: 10.12.2025 Rs.33,06,566 (Rupees Thirty Three Lakh Six Thousand Five Hundred and Sixty Six Only) as on dated 10/12/2025 under reference of Loan Account No. SHLHUDMP0000252 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs.36,96,146/- (Thirty Six Lakhs Ninety Six Thousand One Hundred Forty SixOnly) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.3,69,615(Three Lakh Sixty Nine Thousand Six Hundred and Fifteen Only) **Last date for submission of EMD : 28/05/2026 Time 10.00 a.m. to 05.00 p.m.**	**29th MAY-2026 & Auction Time: 11:00 AM to 1.00 AM**	**Mr.S.James Clement-7200281906** **Mr. M.Selvakumar-9444224367** **Mr.L.Murali-9385806058** **Property Inspection Date: 22/05/2026** **InspectionTime : 11.00 A.M to 4.00 PM**

Description of Property

Tiruppur Registration District, Udumalpet Sub Registration Taluk, Udumalpet Taluk, Chinnaveerampatti Village, Survey No. 31 Punjai Acre 7.44 Half of which extends northern side east to west Punjai Acre 3.72 converted as housing plots and out of that Plot No. 13 Northern side constructed house with having following boundaries..
East of Survey No. 34 Plots. South of Survey No. 30, West of Survey No. 12 Vacant Land, North of South part of Plot No. 13
In the middle of it is 51'0" Ft on the north side. On the east side, 70'2"Ft to the south, followed by 11'6" Ft to the west. It is followed by 35'3" Ft northwards followed by west. 2178 sqft in 41'6" south overhead 34'9".
It has an area of 202 square meters and is facing east. 28'3'×34'3" = 968 sq.ft constructed house will all amenities, usual path and easement rights. The above site sub dived as SF N0. 31/6 as per patta No. 333. The site has been approved by Udumalaipert Development officer Vide Na. Ka.No. 2670/ Aa1 dated 26.12.2022.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Mr. Padmanaban S/o Mr. Nagarajan **No.136, Pachiamman Nagar, Putheri Road, Kannakurichi Salem - 636008** **Mrs. Indirani W/o Mr. Padmanaban** **No.136, Pachiamman Nagar, Putheri Road, Kannakurichi Salem – 636008** **Mr. Arunkumar S/o Mr. Padmanaban** **No.136, Pachiamman Nagar, Putheri Road, Kannakurichi Salem - 636008** **Date of Possession & Type** **18.11.2025. , Physical Possession** **Encumbranches known** **Not Known**	Demand Notice Date: 10.09.2025 Rs. 1922724/- (Rupees Nineteen lak twenty two thousand seven hundred and twenty four Only) as on 10-09-2025 under reference of Loan Account No. SHLHERDE0000457 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs. 20,60,680/- (Twenty Lakh Sixty Thousand Six hundred Eighty Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 2,06,070 (Two Lakh Six Thousand Seventy Only) **Last date for submission of EMD : 28/05/2026 Time 10.00 a.m. to 05.00 p.m.**	**29th MAY-2026 & Auction Time: 11:00 AM to 1.00 AM**	**Mr.S.James Clement-7200281906** **Mr. M.Selvakumar-9444224367** **Mr.L.Murali-9385806058** **Property Inspection Date: 22/05/2026** **InspectionTime : 11.00 A.M to 4.00 PM**

Description of Property

All part and parcel of the property situated at Erode Registration district, Chennimalai SRO, Perundurai Taluk , Murungatholuvu Village SF No.443/2A1 Plot NO. 228 extend of 2693.7 Sq.ft land with building bounded on the following boundaries: West : 23 ft wide South North Common Pathway , North : Site No.229 , South : Site No.227 , East : SF No.442 With all easement and pathway Rights.

1) **For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.**
2) **The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.**

Place : Coimbatore.
Date : 13-05-2026

Sd/- Authorised Officer- Truhome Finance Limited
(Formerly Shriram Housing Finance Limited)