CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Corporate office address:- Chola Crest,Super B, C54 & C55,4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032

POSSESSION NOTICE [(APPENDIX IV) [Under Rule 8(1)]

WHEREAS the undersigned being the Authorised Officer of M/s. Cholamandalam Investment And Finance Company Limited , under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount as mentioned herein under and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sl. No.	Name and Address of the Borrowers & Loan A/c no.	Date of Demand Notice	O/S AMT	Description Of The Property Possessed	Date Of Possession
1.	**Loan A/c No. HL23PLL000192377 Mr/Mrs. VENKATESAN S Mr/Mrs. SIVAMALINI P Both Are R/o. At:** No 7 Puthu Kovil Street, Seemathamman Nagar Maduravoyal Tiruvallur, near Bus Stop, Tiruvallur, Tamil Nadu - 600095 **Also At:** Plot No.7, D.No.6/53, F.No.A4, S.No.29/1 Apart, 29/1B, First floor, Sindhu Street, Ranga Nagar, Moulivakkam, Sriperumbudar, Boy kadai bus stop, Kancheepuram 600125	10-02-2026	**Rs.3585669/-** (Rupees Thirty Five lakhs Eighty Five Thousand Six Hundred Sixty Nine Only) as on 10-02-2026 And interest Thereon.	S.No.29/1 Part & 29/2 PartPatta No. 197, as per Patta NewS.No.29/1B.An undivided Share of 420 Sq.ft. Lan out of Total Extent 4200 Sq.ft. Plot No.7, together with Flat No. A-4, First Floor, Building Measuring 955 Sq. Super Built up area (including commo area), E.B.Connection and all oth common amenities etc. Situated at MOULIVAKKAM VILLAGE, Kundrathur Taluk, and Kancheepuram District within the registration District of South Chennai and Sub registration District of Kundrathur., Boundaries for Plot No.7, Total Extent 4200 Sq.ft., Boundaries: NORTH BY: 30 FEET ROAD, SOUTH BY: LAND IN SURVEY NO. 29/2, EAST BY : PLOT NO.8, WEST BY : PLOT NO.6, Measurements: East to west on the Northera side 40 feet, East to west on the Southern side -40 feet, North to south on the Eastern side 99 feet, North to south on the western side - 111 feet, Total 4200 sq.ft.,	Possession Date 25-04-2026

Date: 25-04-2026
Place: Kancheepuram

AUTHORIZED OFFICER
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, **Corporate Office:** 12/A 01, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G Block (East), Mumbai-400051, **Email Id:** authorised.officer@muthoot.com

DEMAND NOTICE

Under Section 13 (2) of The Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002

Whereas the undersigned is the Authorised officer of Muthoot Housing Finance Company Ltd. ("MHFCL") under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s), Co-Borrower(s), Guarantor(s) to discharge in full their liability to the Company by making payment of entire outstanding including up to date interest, cost and charges within 60 days from the date of respective Notices issued and the publication of the Notice as given below as and way of alternate service upon you. As security for due repayment of the loan, the following Secured Asset (s) have been mortgaged to MHFCL by the said Borrower(s), Co-Borrower(s), Guarantor(s) respectively.

Sr. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of NPA	Date of Demand notice	Total O/s Amount (Rs.) Future Interest Applicable
1.	Loan Account No. **17100068326** 1.Muthumari B Nagaraj W/O.Balamurugan V 2.Balamurugan V Vellaichamy	10-Apr-2026	22-Apr-2026	**Rs.3,92,950.49/-** (Rupees Three Lakhs Ninety Two Thousand Nine Hundred Fifty And Paise Forty Nine Only) As on 15-Apr-2026
	Description of Secured Asset(s) /Immovable Property (ies): ALL THAT PIECE AND PARCEL OF THE LAND AND BUILDING CORRELATED WITH ASSESSMENT NO.2986, CONSTRUCTED UPON A LAND MEASURING AN EXTENT OF 2541 SQ.FT., LOCATED ON THE SOUTH EXTREME OF A LAND MEASURING AN EXTENT OF SOUTHERN PORTION OF 2 ACRE 20 CENTS COMPRISED IN S.NO.455/3B, SITUATED AT, ADIYANOOTHU VILLAGE, DINDIGUL TALUK, DINDIGUL DISTRICT, WITHIN THE SUB-REGISTRATION DISTRICT OF NAGALNAYAKANPATTI AND THE REGISTRATION DISTRICT OF DINDIGUL. BOUNDED BY:- EAST BY : PROPERTY BELONGING TO MOHAMMEDSALI. WEST BY : 30 FT., WIDE SOUTH-NORTH ROAD. NORTH BY : PROPERTY BELONGING TO MOHAMMEDSALI. SOUTH BY : EAST-WEST BALAMARATHUPATTI ROAD. EAST TO WEST ON THE NORTHERN SIDE : 40 FT. EAST TO WEST ON THE SOUTHERN SIDE : 41 FT. NORTH TO SOUTH ON THE EASTERN SIDE : 65½ FT. NORTH TO SOUTH ON THE WESTERN SIDE : 60 FT. MEASURING WITH AN EXTENT OF 2541 SQ.FT., OR 236.07 SQ.MT.			
2.	Loan Account No. **MHFLPROTVM000005031712** 1.Vijaylakshmi T, D/O.Subramaniyan 2.Dhatchanamoorthy T, S/O.Tamil Selvam,	05-Apr-2026	21-Apr-2026	**Rs.11,15,186.20/-** (Rupees Eleven Lakhs Fifteen Thousand One Hundred Eighty Six And Paise Twenty Only) As on 08-Apr-2026
	Description of Secured Asset(s) /Immovable Property (ies): ALL THAT PIECE AND PARCEL OF THE LAND AND BUILDING COMPRISED IN AYAN PUNJAI S.NO.31,34/6, NEW R.S.NO.44/3, NOW SUBDIVIDED NEW S.NO.44/49 AND 44/50, AS PER PATTA NO.2258, SITUATED AT, PLOT NO.36, D.NO.213/F3, RADHA NAGAR, KILANAKARAI VILLAGE, TIRUVANNAMALAI TALUK, TIRUVANNAMALAI DISTRICT, WITHIN THE SUB-REGISTRATION DISTRICT OF TIRUVANNAMALAI JOINT-II AND THE REGISTRATION DISTRICT OF TIRUVANNAMALAI. BOUNDED BY:- EAST BY : PLOT NO.37. WEST BY : PLOT NO.35. NORTH BY : ROAD. SOUTH BY : PLOT NO.45. EAST TO WEST ON THE NORTHERN SIDE : 20 FT. EAST TO WEST ON THE SOUTHERN SIDE : 20 FT. NORTH TO SOUTH ON THE EASTERN SIDE : 60 FT. NORTH TO SOUTH ON THE WESTERN SIDE : 60 FT. MEASURING WITH AN EXTENT OF 1200 SQ.FT., OR 111.48SQ.MT.			

If the said Borrower, Co-Borrower(s) & Guarantor(s) fails to make payment to MHFCL as aforesaid, MHFCL shall be entitled to take possession of the secured asset mentioned above and shall take such other actions as is available to the Company in law, entirely at the risks, cost and consequences of the borrowers. The said Borrower(s), Co-Borrower(s) & Guarantor(s) are prohibited under the provision of sub section (13) of section 13 of SARFAESI Act to transfer the aforesaid Secured Asset(s), whether by way of sale, lease or otherwise referred to in the notice without prior consent of MHFCL.

Place: Tamil Nadu; Date: 29 April, 2026 **Sd/- Authorised Officer, For Muthoot Housing Finance Company Limited**

Indian Overseas Bank

PURASAWALKAM BRANCH: 15, Hunters Road, Purasawalkam, Chennai - 600 112. Ph : 25321889/ 25322505 E-mail : iob0075@iob.in

SUBSTITUTED SERVICE OF DEMAND NOTICE TO BORROWERS / MORTGAGORS / GUARANTORS UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002

1. Whereas the undersigned being the **Authorised Officer** of **Indian Overseas Bank** under SARFAESI Act and in exercise of powers conferred under Section 13(2) read with Rule 3, issued a **Demand Notice on the dates mentioned below** calling upon the following Borrowers / Mortgagors / Guarantors to repay the amounts mentioned in the Notice, **within 60 days** from the date of receipt of Notice, as per details given below.

2. The said Notices have been returned undelivered by the postal authorities / have not been duly acknowledged by the borrower / guarantor. *Hence the Bank by way of abundant caution is effecting this publication of the demand notice. Copies of the said Notices are available with the undersigned and the said Borrower / Guarantor / Mortgagor, may, if they so desire, collect the said copies from the undersigned on any working day during normal office hours.

3. Against the above background, Notice is hereby given, once again, to said Borrower / guarantor / mortgagor to pay to Indian Overseas Bank, within 60 days from the date of publication of this Notice, the amounts indicated / payable as given below under the loan & other documents. As security for due repayment of the loan, the following assets have been mortgaged to Indian Overseas Bank by the respective parties as below.

Sl.No.1: Borrower / Mortgagor: 1.Ramanujam D, S/o.Mr.Swamyayangar Durai, **Permanent Address: 1)** G2, 34, Sudharson Enclave, Muthuvel Nagar, Kuppachari Street, East Tambaram, Chennai – 600059. **2)**Flat No. F-1, First Floor, Plot No. B-2, Close to Kelambakkam-Kovalam Main Road, Kelambakkam Village, Thiruporur Taluk, Chengalpattu District 603103. **Office Address:** Employee ID 13244, Fuji Electric India Private Limited,119,120,120 A, Electrical and Electronics Industrial Estate, Perungudi, Chennai-600 096, **Guarantor: 2.Kothai Ramanujam,** W/o.Ramanujam D, **Permanent Address:** F2, Sivagami Apartments, Muthuvel Nagar, Somusundaram Street, East Tambaram, Chennai – 600059; **Demand Notice Date: 16.04.2026; NPA Date: 02.04.2026; Nature of Facility:** i) SBSLT - TOD - 007501000065383 & ii)RSUBH - 007503517000215; **Limit:** i) ₹ 50,000/- & ii)₹59,80,000/- Total: ₹60,30,000/-; **Rate of Interest:** i) 16.00% with Monthly Rests & ii) 8.40% with Monthly Rests; **Last Interest Debit Date:** i) Nil & ii) 01.04.2026; **Total dues* as on 14.04.2026 : i)₹ 49,338.64 & ii) ₹ 59,15,595.30; Total: ₹59,64,933.94;**

(*With further interest from last interest debit date at contractual rates/rests will become payable from the date mentioned above till date of payment and penal charges at 2% + GST will be applicable on overdue amount.)

DESCRIPTION OF SECURED ASSETS

Nature of Security: Mortgage CERSAI ID: 400071452006

All that piece and parcel of **Flat No.F1, First Floor consisting of 2 BHK having built up area of 1150 sq.ft. with UDS of 393 Sq.ft. with one covered car parking,** comprised in Old S.No.92/1 & 92/2, Old Patta No.892, as per Patta Sub Division S.No.92/2F2, under Patta No.497, New S.No.95/1A2 located in **Plot No.B-2, Kelambakkam Village, Thiruporur Taluk, Chengalpattu District - 603 103. The property is in the name of D Ramanujam (Borrower).** Boundaries & Measurements of the Appartment: Boundaries: North By-Plot No.C2, South By-Road, East By-Plot No. B1, West By-20 Feet Wide Road. Measurements: North By-46 Feet, South By-46 Feet, East By-44 Feet, West By-44 Feet. Located in the Registration District of Chengalpattu & Sub-Registration District of Thiruporur.

Sl.No.2: Borrower / Mortgagor: 1.Mrs.P Priyanga, W/o.Mr.G Madan, **Borrower : 2.Mrs.P Rajeshwari** W/o.Mr.Pugalendhran, **Both Permanent Address: 1)**No.24, 2nd Main Road, Gandhi Nagar, Adyar, Chennai - 600 020, **2)**Flat No.3C, 3rd Floor, A Block, Praveen's Arya Square, No 155, Elcot Avenue, Sholinganallur, Chennai – 600119, **3)**Flat No.4C (penthouse), 4th Floor, B Block, Praveen's Arya Square, No 155, Elcot Avenue, Sholinganallur, Chennai – 600119, **Both Office Address:** The Grand Sweets and Snacks, No. 45, Spurtank Road, Chetpet, Chennai- 600 031; **Demand Notice Date: 16.04.2026; NPA Date: 08.04.2026; Nature of Facility:** i)RSUBH - 007503464000005 & ii)SBTOD - 007501000067110; **Limit:** i)₹1,08,00,000/- & ii)Nil; **Rate of Interest:** i) 8.55% (Monthly Rest) & ii) 16.00% (Monthly Rest); **Last Interest Debit Date:** i) 31.03.2026 & ii) 03.01.2026; **Total dues* as on 14.04.2026 : i) ₹61,26,585.36 & ii) ₹ 1,81,634.99; Total: ₹ 63,08,220.35;**

(*With further interest from last interest debit date at contractual rates/rests will become payable from the date mentioned above till date of payment and penal charges at 2% + GST will be applicable on overdue amount.)

DESCRIPTION OF SECURED ASSETS

Nature of Security: Mortgage CERSAI 400045813325

Property 1: All that piece and parcel of **Residential Flat No.3C, 3rd Floor, A Block, "Praveens Arya Square", No.155, Elcot Avenue, Sholinganallur, Chennai – 600 119** with SBUA of 1300 Sq.ft. & UDS of 657 Sq.ft. and **covered Car Parking Nos. 17 & 28 in the Stilt Floor** comprised in Old Survey No.494/13A & 494/12A, New Survey No.494/12A2 and land being bounded on the North by Survey No. 494/12A part (Central Park Apartments), South by Survey Nos. 14-A & 14-B, East by Survey Nos. 12 part & 13 part (Central Part Apartments), West by 40 feet road.

Property 2: All that piece and parcel of **Residential Flat No.4C (Pent House), 4th Floor, B Block, "Praveens Arya Square", No.155, Elcot Avenue, Sholinganallur, Chennai – 600 119 with SBUA of 1210 Sq.ft. plus open terrace of 238sq.ft. with total UDS of 732 Sq.ft. and covered Car Parking Nos. 29 & 29A in the Stilt Floor** comprised in Old Survey No.494/13A & 494/12A, New Survey No.494/12A2 and land being bounded on the North bySurvey No. 494/12A part (Central Park Apartments), South by Survey Nos. 14-A & 14-B, East by Survey Nos. 12 part & 13 part (Central Part Apartments), West by 40 feet road.

Both the properties are in the name of Mrs.P.Priyanga

Sl.No.3: Borrower: M/s.IWG Private Limited, Represented by Directors Mr.C V Ramesh, Mrs. R Usha & Ms. Tejashvee Ramesh, Address 1: Thiru Vi Ka Industrial Estate, TS 122, Old No TS 133, Ekkattuthangal, Guindy, Chennai, Tamil Nadu, 600032. **Address 2:** DP10, First Cross Street, SIDCO Industrial Estate, Thirumudivakkam, Chennai – 600044; **Director/Guarantor/Mortgagor : Mr.C V Ramesh** S/o Late Mr.N.Venkatesan, **Director/ Guarantor: Mrs.R.Usha** W/o.Mr. C V Ramesh, **Director/ Guarantor: Ms.Tejashvee Ramesh** D/o.Mr.C V Ramesh, **All Address:** Flat No: F1, First Floor, New Door No: 10/2, Old Door No: 43/2, Kasthuri Street, Tharachand Nagar, Virugambakkam, Chennai - 600092; **Demand Notice Date: 17.04.2026; NPA Date: 26.03.2026; Nature of Facility:** i)Cash Credit - 007533000000124, ii)Term Loan - 007503707000039, iii) SB TOD - 007501000069480, iv) SB TOD - 007501000069479, v)SB TOD - 007501000066744; **Limit:** i) ₹ 72,00,000/-, ii) 97,00,000/-, iii)Nil, iv)Nil, v)Nil; **Rate of Interest:** i)15.15%, ii) 9.85% (Monthly Rest), iii) 16%, iv) 16%, v) 16%; **Last Interest Debit Date: i)31.03.2026, ii) 26.03.2026, iii) 22.01.2026, iv) Nil, v) 01.02.2026; Total dues* as on 14.04.2026 : i) ₹ 74,02,021.71, ii) ₹ 64,42,677.64, iii) ₹ 1,72,198/-, iv) ₹ 2,00,000/-, v)₹ 1,99,432/- Total: ₹ 1,44,16,329.35;** (*With further interest from last interest debit date at contractual rates/rests will become payable from the date mentioned above till date of payment and penal charges at 2% + GST will be applicable on overdue amount.)

DESCRIPTION OF SECURED ASSETS

Nature of Security: 1.Hypothecation

Cash Credit: All Current Assets of the company.

Term Loan: All assets created out of Loan and hypothecation of entire fixed assets of the company both present and future.

Nature of Security: 2.Mortgage - CERSAI: 400082002603

All that piece and parcel of the **Residential Flat bearing F-1, situated in the First Floor premises of the apartment building having super built up area of 1200 Sq.Ft, inclusive of common area, and a reserved car parking area together with 500 sq.ft of undivided share, right, title and interest over the land measuring 1000 sq.ft situated at Plot No.43 part, Old Door No.43/2, New Door No.10/2, Kasthuri Street, Tharanchand Nagar, Virugambakkam, Chennai-600 092,** comprised in Survey No.36/2 part of Virugambakkam, Village, Mambalam-Guindy Taluk, within the limit of Chennai Corporation, which is owned by Mr.C.V.Ramesh, S/o N.Venkatesan and bounded on the; North by Clarence School, South by Kasthuri Street, East by Door No.8 (Sudharsun Appartments), West by Door No.10/43 West Part – Land & Building And situated within the Registration District of Chennai South and Sub-Registration District of Virugambakkam.

*** payable with further interest at contractual rates/rests as agreed from the date mentioned above till date of payment.**

4. If the said borrowers / guarantors / mortgagors fail to make payment to Indian Overseas Bank as aforesaid, then Indian Overseas Bank shall proceed against the above secured assets under Section 13(4) of the SARFAESI Act and Rule entirely at the risks, costs and consequences of the said borrowers/ guarantor.

5. Further, the attention of borrowers / guarantors / mortgagors is invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available to them to redeem the secured assets.

6. The said Borrowers / guarantors / mortgagors are prohibited under the SARFAESI Act from transferring the secured assets, whether by way of sale, lease or otherwise without the prior written consent of Indian Overseas Bank. Any person who contravenes or abets contravention of the provisions of the Act or Rules shall be liable for imprisonment and/ or fine as given under Section 29 of the Act.

Date : 29.04.2026 **Authorised Officer,**
Place: Chennai **Indian Overseas Bank**

UNITY SMALL FINANCE BANK LIMITED

Corporate Off.: Centrum House, CST Road, Vidyanagari Marg, Kalina, Santacruz (E) Mumbai 400 098

PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSETS

The undersigned being the **Authorised Officer of Unity Small Finance Bank Ltd** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act' 2002 (54 of 2002), and in exercise of powers conferred under Section 13(12) read with (Rule 3) of the Security Interest (Enforcement) Rules, 2002, hereby give notice to public in general that the below mentioned property shall be sold by way of "online e-auction" for recovery of dues.

The property shall be sold strictly on **"AS IS WHERE IS", "AS IS WHAT IS"** and **"NO RECOURSE"** basis apart from other terms mentioned below.

Name of the Borrower	Amount of Secured Debt as per Demand Notice (Amt. in Rupees)	Description of Property	Last Date for submission of Bid	Date & time of E - Auction of Property	Reserve Price (Amt. in Rupees)	Earnest Money Deposit (Amt. in Rupees)
M/s. Roger Cotyarn Corporation India Private Limited ("Borrower / Mortgagor"), Mr. A Durai Raj ("Director / Guarantor") and Mr. S Ananth ("Director / Guarantor")	**Rs.11,05,40,412.31/-** (Rupees Eleven Crore Five Lakh Forty Thousand Four Hundred And Twelve Rupees And Thirty One Paisa - towards Purchase Bill Discounting, Term Loan & Business Loan (Including interest upto 12.06.2024 and further interest thereon)	Flat No.1 D, First Floor, "RAIN DROP", L. N. Nagar, Kalappatti Village, Coimbatore 641035, Tamil Nadu having a super built-up area of 1529.60 Sq ft along with two covered car park.	**25.05.2026**	**On 26.05.2026** Between 11.00 a.m. to 1.00 p.m. (Unlimited extension of 10 minutes each)	**Rs. 76,00,000/-** (Rupees Seventy-Six Lakhs)	**Rs. 7,60,000/-** (Rupees Seven Lakhs Sixty Thousand Only)

TERMS AND CONDITIONS OF E-AUCTION SALE

1. The property shall not be sold below the Reserve Price and sale is subject to the confirmation by Unity Small Finance Bank Limited as secured creditor. The property shall be sold strictly on **"AS IS WHERE IS" and "AS IS WHAT IS"** and **"NO RECOURSE BASIS".**
2. E-auction will be conducted "online" through Bank's approved service provider M/s. ARCA EMART PVT LTD at the web Portal www.auctionbazaar.com.
3. Bidders shall hold a valid email ID {e-mail id is necessary for the intending bidder as all the relevant information and allotment of ID & Password by M/s ARCA EMART PVT LTD (Auctionbazaar.com) may be conveyed through email}.
4. The prospective qualified bidders may avail of online training on e-auction from M/s ARCA EMART PVT LTD, 7-1-28/1/A/1, Park Avenue 1, Ameerpet, Secunderabad, Telangana - 500016. Website at www.auctionbazaar.com, help line no. 8370969696, Email ID contact@auctionbazaar.com, support@auctionbazaar.com. Prior to the date of e-auction neither the Authorised Officer / Bank nor M/s ARCA EMART PVT LTD (Auctionbazaar.com) will be held responsible for any internet network problem / power failure/ any other technical lapses/failure etc. toward off such contingent situations the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-auction event.
5. Earnest Money Deposit **(EMD)** shall be deposited through **RTGS/NEFT** fund transfer to **Current Account No. - 026881300002012, Name of the Bank: Yes Bank Limited, Branch: Bandra, Mumbai, Name of the Beneficiary: Unity Small Finance Bank Limited, IFSC Code: YESB0000268.**
6. The Bids below reserve price and/or without EMD amount shall not be accepted. Bidders may improve their further bid amount in multiple of **Rs. 1,00,000/- (Rupees One Lakh Only)** in Residential Flat.
7. The successful bidder shall pay 25% of the bid amount/sale price (including earnest money already paid) immediately after declaration of successful bidder. The successful bidder will deposit balance 75% of the bid amount/sale price within 15 days from declaration of successful bidder, subject to TDS as may be applicable.
8. If successful bidder fails to deposit sale price as stated above, all deposits including EMD shall deemed to be forfeited without any further notice. However, extension of further reasonable period for making payment of balance 75% may be allowed and shall be at the sole discretion of Authorized Officer.
9. The EMD amount of unsuccessful bidders will be returned without interest, after the closure of the E-auction as per process.
10. The particulars given by the Authorized officer are stated to the best of his / her knowledge, belief and records. Authorized officer shall not be responsible for any error, mis-statement or omission etc.
11. The undersigned being Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or modify any terms and conditions of the sale without any prior notice or assigning any reasons.
12. The bidders should make discreet enquiries as regards charges/encumbrances on the property and should satisfy themselves about the title, extent, quality of the property before submitting their bid. No claim of whatsoever nature regarding charges, encumbrances over the property and any other matter etc., shall be entertained after submission of the online bid.
13. Any arrears, dues, taxes, charges whether statutory or otherwise including stamp duty/registration fees on sale of property shall be borne by the purchaser only.
14. For further details, contact **Mr. Ashokkumar Manda, Authorised Officer, Mobile No. 9892294841 and Mr. Ravesh, Mobile No. 9884004069** of Unity Small Finance Bank Limited at above mentioned address.
15. The Sale Certificate will be issued post realization of entire sale proceeds and the possession of the immovable asset(s) will be delivered post 15 days thereof along with registration of sale certificate (if required any) with prior appointment and post confirmation of the Authorized Officer. Further, the sale certificate will be issued in the name of the purchaser(s) only and will not be issued in any other name(s).
16. The Borrower(s)/Guarantor(s) are hereby given Statutory Sale Notice under Rule 8 and 9 of the SARFAESI Rules, 2002 and the sale shall be subject to rules/ conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the conditions mentioned above
17. Neither the Bank nor the Service Provider will be responsible for any network connectivity issue, system error and/or electricity problem and/or any other issues that may occur while submitting online bids/participating in the auction sale and/or if the bids are not received by the Bank due to such issues.
18. Auction Notice can be viewed on Bank's website- **https://theunitybank.com/regulatory-disclosures.html**

THIS NOTICE WILL ALSO SERVE AS STATUTORY 15 DAYS NOTICE TO THE BORROWER/ GUARANTORS/ MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER BEING SUBSEQUENT AUCTION / SALE.

Sd/-
Place : Coimbatore, Tamil Nadu **Authorised Officer**
Date : 29.04.2026 **For Unity Small Finance Bank Limited**

Business Standard CAMPUS TALK

BS PROMOTIONS

LIBA CONVOCATION 2026

Loyola Institute of Business Administration (LIBA) conducted its 47th Annual Convocation Ceremony at Dr S Xavier Britto Auditorium, LIBA. The ceremony was graced by the presence of Mr Krishnakumar Thirumalai, Director, Reliance Consumer Products Limited, Rev Dr Antony Robinson SJ, Rector Loyola College, and Vice Chairperson, Board of Governors, LIBA, and Fr C Joe Arun, SJ, Director – LIBA.

A total of 190 PGDM graduands and three PhD graduands attended the grand Forty-Seventh Convocation Ceremony of LIBA to receive their certificates.

Rev Fr Joe Arun, SJ, Director – LIBA, declared the convocation open and congratulated the graduates and reminded the attendees of the constant growth and transformation that LIBA is undergoing to provide the best education while instilling its motto, "Excellence with Ethics."

Delivering the Welcome Address and presenting the Annual Report, Fr Dr Joe Arun warmly greeted the parents, stating, "Today, your sons and daughters stand not just with a degree or a job, but with a testimony that makes you proud and a promise of a great future." He reflected on LIBA's mission of forming students beyond academics, rooted in the Jesuit ideal of cura personalis individual care and inner transformation. "Excellence for us is not about being meritorious or chasing merit; for us, excellence is progress," he said, underscoring the importance of ethical grounding in business education at LIBA. Looking ahead, he outlined strategic priorities shaped by the National Education Policy, including deeper experiential learning aligned with the Ignatian Pedagogical Paradigm and preparing students for the evolving AI landscape progressing from generative to agentic AI and towards the emerging agentic enterprise model. He also emphasised strengthening research quality, enhancing institutional rankings, and nurturing entrepreneurs alongside industry-ready graduates. Concluding, he affirmed, "The future business school must be technologically advanced, ethically grounded, interdisciplinary, practice-oriented, and globally connected."

Mr Krishnakumar Thirumalai, Director, Reliance Consumer Products Limited in his Convocation address, emphasised that graduates leave not merely with a degree but with a legacy anchored in Loyola's enduring values of empathy and service, their guiding "north star" in a changing world. He urged them to solve meaningful problems beyond personal advancement, to pursue purpose over position, and to measure success by the positive impact they create. Emphasizing resilience and integrity, he called upon the graduands to always stay true to their moral compass, affirming that "No title, bonus or higher CTC is worth a fractured soul."

The ceremony was closed by Rev Fr Joe Arun, SJ, Director of LIBA, and ended with students of the passing out batch sharing their experiences of LIBA.

The following publications were also released on the auspicious occasion:

1) Placement Brochure 2025–26 – 2) A Compilation of Abstracts from the Faculty Seminar Series 2025–26 – 3) Beyond Management Initiatives – Session Compendium and the book Confluence of Influence: A Study of Buyer Behaviour, edited by Rev Dr C Joe Arun SJ, Dr Deepa Ittimani Tholath, and Dr Archana Raja.



Asset Reconstruction Company (India) Ltd. (Arcil)

Acting in its capacity as Trustee of various Arcil Trusts

Arcil office : The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai - 400 028.
Website : https://auction.arcil.co.in; **CIN - U65999MH2002PLC134884**

PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower (s) / Guarantor (s) / Mortgagor (s), in particular, that the below described immovable property/ies mortgaged / charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various Arcil Trusts **("ARCIL")** (pursuant to the assignment of financial asset vide registered Assignment Agreements), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e - auction, for recovery of outstanding dues together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Name of the Borrower / Co - Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding Amount as per SARFAESI Notice Dated 29.09.2018	Possession Type and Date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
Borrower : 1. K NAGARAJAN 2. N MEENA	**Loan Account No. HHLPOR00237936 Edelweiss Asset Reconstruction Company Ltd. ("EARC")**	**Arcil - CPS - IV - Trust**	**Rs. 13,92,015/- (Rupees Thirteen Lakh Ninety Two Thousand Fifteen Only) as on 28.09.2018 + further Interest thereon + Legal Expenses**	**Physical possession on 07.12.2022**	**Will be arranged on request**	**Freehold - 565 sq. ft. (built - up area)**	**Rs. 1,30,000/- (Rupees One Lakh Thirty Thousand only)**	**Rs. 13,00,000/- (Rupees Thirteen Lakh only)**	**On 18.05.2026 at 05:30 P.M.**

Description of the Secured Asset being auctioned :
APARTMENT BEARING NO. S - 11, SUPER BUILT - UP AREA 565 SQ. FT., ON 2ND FLOOR IN BLOCK - 2 OF THE PROJECT NAMED "COMPACT HOMES - ATANA", ALONG WITH 364 SQ. FT. OF UNDIVIDED SHARE IN THE PIECE AND PARCEL OF LAND SITUATED AT NO. 183 COMPRISED IN SURVEY NO. S 29/2 A PART, 29/2 B PART, 32/1 PART, 19/1 D, 30/2 A PART, 30/2 B PART, 30/2 C, 30/2 D. 31/2 PART, 32/2 PART, 19/1 B PART, 19/1 C, 30/1 A PART, 30/1 B PART IN VILL. KARANAITHANGAL, VAIPUR PANCHAYAT, SRIPERUMPUDUR TALUK, SUB - REGISTRATION DISTRICT SUNGUVARCHATTIRAM, KANCHEEPURAM - 602105, TAMIL NADU.

Pending Litigations known to ARCIL	**Nil**	**Encumbrances / Dues known to ARCIL**	**Nil**
Last Date for submission of Bid	**Same day 2 hours before Auction**	**Bid Increment amount :**	**As mentioned in the BID document**
Demand Draft to be made in name of :	**ARCIL - CPS - IV - TRUST**	**Payable at par**	
RTGS details	**ARCIL - CPS - IV - TRUST, Trust Account No. - 57500001353101, HDFC Bank Limited, Branch : Kamla Mill, Mumbai, IFSC Code : HDFC0000542**		
Name of Contact person & number	**Prathik H – 0124-6910910; +91 70654 51024 (auctionhelpline@sammaancapital.com).**		

Terms and Conditions :
1. The Auction Sale is being conducted through e-auction through the website https://auction.arcil.co.in and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
2. The Authorised Officer ("AO") /ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
3. At any stage of the auction, the "AO" may accept / reject / modify / cancel the bid / offer or post - pone the Auction without assigning any reason thereof and without any prior notice.
4. The successful purchaser / bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed / delivered in his / her / its favour as per the applicable law.
5. The intending bidders should make their own independent enquiries / due diligence regarding encumbrances, title of secured asset and claims / rights / dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third - party claims / rights / dues.
6. The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.
7. The Borrower / Guarantors / Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above mentioned auction sale.
8. In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Sd/-
Place : KANCHEEPURAM **Authorized Officer**
Date : 16.04.2026 **Asset Reconstruction Company (India) Ltd.**

TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

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