IN THE COURT OF DEBTS RECOVERY TRIBUNAL II AT CHENNAI

6th Floor, Additional Office Building, Shastri Bhavan, Haddows Road, Chennai-600006)

O. A. NO. 254 of 2025

M/S. YES BANK LIMITED
NO.143/1, M G ROAD, NUNGAMBAKKAM HIGH ROAD,
UTHAMAR GANDHI SALAI, NUNGAMBAKKAM CHENNAI 600034
REPRESENTED BY ITS AUTHORIZED SIGNATORY MR. R. MUTHUSAMY
...Applicant

VS

1. Mr. C K Velu, S/o. Kuppan
No.95/1, 3rd Cross Street Jothi Nagar, Arakkonam, Ranipet District - 631003
2. Mrs. Mageswari Velu
No.95/1, 3rd Cross Street Jothi Nagar, Arakkonam, Ranipet District -631003
... Defendants

The Applicant had filed an **O.A.No.254 of 2025** before the Hon'ble Debt Recovery Tribunal II, Chennai for an claim amount of **(i)** Rs.10,38,518.58p (Rupees Ten Lakhs Thirty Eight Thousand Five Hundred Eighteen and Paisa Fifty Eight only) as on 16.12.2024 towards the Loan Account No. CEL110601157112, **(ii)** Rs.23,21,345.25p (Rupees Twenty Three Lakhs Twenty One Thousand Three Hundred Forty Five and Paisa Twenty Five only) as on 16.12.2024 towards the Loan Account No. CEL110601459592, **(iii)** Rs.18,65,519.87p (Rupees Eighteen Lakhs Sixty Five Thousand Five Hundred Nineteen and Paisa Eighty Seven only) as on 16.12.2024 towards the Loan Account No. UCE110601562985, **(iv)** Rs.19,89,711.32p (Rupees Nineteen Lakhs Eighty Nine Thousand Seven Hundred Eleven and Paisa Thirty Two only) as on 24.12.2024 towards the Loan Account No. UCE110601566137, **(v)** Rs.19,90,931.85p (Rupees Nineteen Lakhs Ninety Thousand Nine Hundred Thirty One and Paisa Eighty Five only) as on 16.12.2024 towards the Loan Account No. UCE110601566138, **(vi)** Rs.7,78,512.07p (Rupees Seven Lakhs Seventy Eight Thousand Five Hundred Twelve and Paisa Seven only) as on 16.12.2024 towards the loan account No. UCE110601575073 and **(vii)** Rs.29,01,735.98p (Rupees Twenty Nine Lakhs One Thousand Seven Hundred Thirty five and paisa Ninety Eight only) as on 16.12.2024 towards the loan account No. UCE000501038293 aggregating to a total sum of Rs.1,28,86,274.92p (Rupees One Crore Twenty Eight Lakhs Eighty Six Thousand Two Hundred Seventy Four and Paisa Ninety Two only) in consistence with the loan agreements. The said matter was posted for hearing on 25.09.2025 before the Hon'ble Registrar Debt Recovery Tribunal II, Chennai and after hearing the application the Hon'ble Registrar Debt Recovery Tribunal II Chennai directed the applicant bank to effect Paper Publication against both of you on the above subject.

PLEASE TAKE NOTICE THAT the above said O.A.No.254 of 2025 stands posted for hearing on 12.11.2025. Hence both of you are hereby directed to appear either in person or through your pleader on the hearing date i.e., **12.11.2025 at 11:00 am**, failing which the said case may be decided in your absence.

Date : 04.10.2025
Place: Chennai

T.K.M. SAI KRISHNAN
Counsel for Applicant

Karur Vysya Bank — Smart way to bank

THE KARUR VYSYA BANK LIMITED
Divisional Office : Second Floor, KVB Towers, Near Income Tax Office, No.1 Alexandria Road Cantonment, Trichy – 620001 Phone: 0431-2412459, 2410360

UNSERVED DEMAND NOTICE

Reg: Notice issued under Sec 13[2] of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 [SARFAESI Act] for recovery of dues in the loan a/c of **M/s.Annamalaiyar Assure S Electric Bikes (A/c No. 1298280000001028)** sent to the below mentioned **Borrower : 1. M/s.Annamalaiyar Assure S Electric Bikes (Borrower),** T.S.No.6088/2, Charless Nagar 1, Annavasal Salai, Pudukkottai - 622 001, **2. Mr.S.Suresh Kannan (Proprietor),** 22, Tamil Nagar Extension, Pudukkottai – 622 001, **3. Mr. Srinivasan.A (Guarantor),** South Kadai Street, Vadakadu, Alangudi, Pudukkottai – 622 304.

Whereas you have committed default in repayment of loans in the above mentioned loan account to the secured creditor bank, the Bank had issued notice under the SARFAESI Act on **22.09.2025** calling upon you to repay the outstanding amount of **SOD REAL ESTATE : Rs. 3,41,531.41** (Rupees Three Lakhs Forty One Thousand Five Hundred and Thirty One and Paise Forty One Only) **as on 31.08.2025.**

Whereas the notices sent to you **Nos 1 & 2** by Regd. Post/Courier have been returned unserved. You are hereby called upon to visit the bank and obtain copy of the notice in your own interest in order to note the full particulars of the loan dues, securities charged to the bank etc.

You are hereby called upon to pay the amount as shown above together with interest from **01.09.2025 for SOD REAL ESTATE** till date of payment within 60 days from the date of this publication failing which, the secured creditor Bank will be constrained to exercise its rights of enforcement of the secured assets hypothecated/ mortgaged to the bank as mentioned below, as per the provisions of SARFAESI Act.

The borrower's attention is invited to the provisions of Sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

BRIEF DESCRIPTION OF SECURED ASSETS : SCHEDULE OF THE PROPERTY : (Details of the mortgaged property of Mr. Srinivasan.A) : In Pudukkottai District, Pudukkottai Taluk, Pudukkottai Registration District, Pudukkottai Sub Registry, Mullur Village, Kannagi Nagar, New S.No.388/8 and 9 included in Old S.No.388/1, Patta No.4656 in which **Plot No.21 - Measuring :** East West 53 feet on North, 50 feet on South, North South 35 feet to an total extent of 1802.5 Sq.Ft or 167.46 Sq.Mtr. **Plot No.34 - Measuring :** East West 50 feet on North, 47.75 feet on South, North South 35 feet to an total extent of 1711 Sq.Ft or 158.96 Sq.Mtr total extent is 3514 Sq.Ft. **Bounded on the : For Plot No.21 :** North of Plot No.34, South of Plot No.20, East of 20 feet North South Latout Road, West of S.No.388/2. **For Plot No.34 :** North of Plot No.35, South of Plot No.21, East of 20 feet North South Layout Road, West of S.No.388/2. **Nature :** Vacant Residential Plots. **Locality :** Plot Nos.21 & 34, North South road leading to Pudukkottai, Thanjavur NH Road, Kannagi Nagar, Mullur Village and Panchayat, New S.No.388/1 Part, Sub division S.No.388/8 & 388/9, 388, Pudukkottai Taluk and District. Extent : 3514 Sq Ft (Land).

Place : Trichy **Authorised Officer**
Date : 22.09.2025 **The Karur Vysya Bank Ltd**

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ECL FINANCE LIMITED

Registered Office: Tower 3, Wing 'B', Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West), Mumbai 400070.

APPENDIX IV POSSESSION NOTICE

Whereas, the undersigned being the Authorized Officer of **ECL Finance Ltd. (ECL)** under the Securitization 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 the Security Interest (Enforcement) Rules 2002, issued Demand Notice(s) dated **18-07-2025,** by the Authorized Officer of the company to the Borrower(s)/ Co Borrower(s) mentioned herein below to repay the amount mentioned in the notice within **60 days** from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co Borrower and the public in general that the undersigned has taken the Symbolic Possession of the property described herein below in exercise of powers conferred on him under Sub- Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. 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. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ECL for an amount as mentioned herein under with interest thereon.

Name of Borrower(s)/ Co Borrower(s)	Demand notice date and amount	Description of secured asset	Date of Possession (Symbolic)
LOAN ACCOUNT NO: L024ECSLS000005229112 **1. Insideus Media LLP** (Borrower & Applicant) **2. Appadhurai Sundaram Balaji** (Co-Borrower And Co-Applicant) **3. S Bavani** (Co-Borrower And Co-Applicant) **4. A Sundaram** (Co-Borrower And Co-Applicant)	**18-07-2025 & Rs.25,50,074.17** (Rupees Twenty Five Lakh Fifty Thousand Seventy Four and Seventeen Paisa Only) with respect to Loan Account Bearing Number L024ECSLS000005229112 due as on 08-07-2025	**Schedule of the property:** All that piece and parcel of property situated at Flat No.O-2, Block-O, in the ground floor of the building known as "DCS-NLC Executive Enclave" Measuring an Extent of 782 Sq. Ft., along with a open car park together with an undivided share of Land Measuring 561 Sq.Ft., in the southern portion of the Land Measuring 2400 Sq. Ft., out of a total extent Of 3457.5 Sq. Ft., Comprised in Survey No.106/1 in Kolathur Village, Mambakkam, Chengalpet District, at Plot No.6, Approved Lay-Out Vide Ref No.14/2011 **Bounded on the:-** North By - Land Retained By The Vendor, South By - 30 Feet Road, East By - Plot No.5, West By - 40 Feet Panchayat Road **Note:** Situated within the registration district of chengalpattu and sub registration district of thiruporur.	**03-10-2025**

Date : 07-10-2025, Place: Chengalpattu (Chennai) **Sd/- (Authorized Officer), For ECL Finance Limited**

TATA

TATA CAPITAL HOUSING FINANCE LIMITED

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013.
Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, 1st Floor, Centennial Square, # 6A, Dr. Ambedkar Road, Kodambakkam, Chennai – 600 024..

NOTICE FOR SALE OF IMMOVABLE PROPERTY

(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 30 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on **11-11-2025** on **"As is where is" & "As is what is" and "Whatever there is"** and without any recourse basis" for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset / property shall be sold by E- Auction at **2.00 P.M. on the said 11-11-2025**. The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the **TCHFL on or before 10-11-2025 till 5.00 PM** at **Branch address TATA CAPITAL HOUSING FINANCE LIMITED, 1st Floor, Centennial Square, # 6A, Dr. Ambedkar Road, Kodambakkam, Chennai – 600 024.**

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below ;

SR No	Loan A/c. No	Name of Borrower(s) / Co-borrower(s)Legal Heir(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Outstanding as on
01	**TCHHL049000 0100005786**	**MR. RIJU CK** **Mrs VINITHA T**	**Rs. 28,85,222/-** (Rupees Twenty Eight Lakh Eighty Five Thousand Two Hundred and Twenty Two Only) **& 11-02-2025**	**Rs. 45,10,000/-** **Earnest Money Deposit (EMD): Rs. 4,51,000/-** **Type of possession:** Symbolic	**Rs. 3104715/-** (Rupees Thirty One Lakh Four Thousand Seven Hundred Fifteen Only) as on **29-09-2025.**

Description of the Immovable Property: **All that piece and parcel of the SCHEDULE "A"**: In the Revenue District of Thiruvallur, In the Revenue Taluk of Poonamallee, In the Registration District of Chennai-South, In the Sub- Registration District of Poonamallee, In the Revenue Village of Pidarithangal, all that piece and parcel of vacant land in layout named at **"SPE MONO CITY"** (Road gifted as per Registered gift deed dated 04.05.2016, Doc.No.1901 of 2016, SRO - Poonamallee), comprised as:

Sl.No.	Survey Number	Extent
1	79	Acre 1.50 Cents
2	9/1	Acre 0.52 Cents
3	116/2	Acre 0.14 Cents out of Acre 0.16 Cents
4	117/2	Acre 0.39 Cents
	Total	**Acre 2.55 cents**

SCHEDULE "B": Plot bearing No.71 in Survey No.116/2 situate in the A schedule mentioned above and above and as shown in the sketch annexed inn this sale deed, measuring an extent of 600 Sq.ft duly approved by CMDA PPDL No.808/2018, **Bounded on the: North by** - 24 Feet Road, **South by** -12 Feet Road, **East by** - Plot No 72, **West by**- Vacant Land **Measuring:** 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 - 30 ft., North to South on the Western side - 30 ft., Total extent 600 Sq.ft. The above property is situate within the limits of Banavedu Thottam Village Panchayat and Poonamallee Panchayat Union.

02	**TCHHL049000 0100248290 & TCHIN0490000 100251296 & TCHIN0404000 100322182**	**MR. KUMARAN SRINIVASAN, MRS. INDHUMATHY HARIKRISHNAN,**	**Rs. 84,58,571/-** is due and payable by you under Agreement no. TCHHL0490000100248290, an amount of **Rs. 3,49,755/-** TCHIN0490000100251296 & an amount of **Rs. 13,67,072 /-** TCHIN0404000100322182, Totaling to **Rs. 1,01,75,398 /- & 08-04-2025**	**Rs. 98,66,200/-** (Rupees Ninety Eight Lakh Sixty Six Thousand Two Hundred Only) **Earnest Money Deposit (EMD): Rs. 9,86,620/-** (Rupees Nine Lakh Eighty Six Thousand Six Hundred Twenty Only) **Type of possession:** Symbolic	**Rs. 8881976/-** is due and payable by you under Agreement no. TCHHL0490000100248290 and an amount of **Rs. 375752/-** is due and payable by you under Agreement no. TCHIN0490000100251296 and an amount of **Rs. 1486501/-** is due and payable by you under Agreement no. TCHIN0404000100322182 totalling to **Rs. 10744229/-** as on **29-09-2025.**

Description of the Immovable Property: **All that piece and parcel of the SCHEDULE "A" MENTIONED PROPERTY (TOTAL PROPERTY):** All that piece and parcel of the property bearing Door No. 14 and 14/22(part), Brahmin Street, Korattur, Chennai - 600 080 comprised in Gramanatham S.No.916/2A1, 916/2A1 (part) as per Ambattur Town Survey Land Register T.S.Nos.30 Block. Nos.63, Ward E of Korattur Village, Ambattur Taluk, Tiruvallur District measuring 3387 Sq.Ft., and the land bounded on the **North by:** Property belongs to the Mr. Lakshman & Mrs.Vitto Bai, **South by:** Property belongs to M/s. Shree Nirmaan Infra Pvt Ltd., **East by**: Brahmin Street, **West by**: Balance portion of property belongs to the Mrs.Vitto Bai and Mr. Lakshman. **MEASURING :** East to West on the Northern Side : 108 Feet, East to West on the Southern Side : 95 Feet + 17 Feet + 13 Feet, North to South on the Eastern Side : 34 Feet, North to South on the Western Side : 17 Feet + 13 Feet + 13 Feet, situated within the Sub Registration District of Villivakkam and the Registration District of Chennai Central.
SCHEDULE "B" MENTIONED PROPERTY (AGREED TO BE CONVEYED): All that piece and parcel of the rights, title and interest in 505 Sq.ft., of undivided share of land out of the schedule "A" mentioned property Residential Flat bearing Flat No.201, 2nd Floor, 2BHK With a Super Built up area of 1129 Square feet, (Inclusive of common areas) of the building called "TULIP" to be constructed situated within the Sub Registration District Of Villivakkam and Registration District of Chennai Central.

03	**TCHHL049000 0100150749 & TCHIN0490000 100155194**	**MR. P. ASHOK KUMAR MRS. NALINI P**	**Rs. 46,99,714/-** is due and payable by you under Agreement no.TCHHL0490000100150749 & an amount of **Rs. 2,18,049/-** is due and payable by you under Agreement no. TCHIN0490000100155194 Totaling to **Rs. 49,17,763 /- & 12-12-2024**	**Rs. 74,40,000/-** (Rupees Seventy Four Lakh Forty Thousand Only) **Earnest Money Deposit (EMD): Rs. 7,44,000/-** (Rupees Seven Lakh Forty Four Thousand Only) **Type of possession:** Symbolic	**Rs. 5141492/-** is due and payable by you under Agreement no. TCHHL0490000100150749 and an amount of **Rs. 234746/-** is due and payable by you under Agreement no. TCHIN0490000100155194 totalling to Rs. 5376238/- as on **29-09-2025.**

Description of the Immovable Property: All that piece and parcel of Land and House bearing Plot No.8 Northern Portion, in Devi Karumari Nagar, Koladi Village, Poonamallee Taluk, Thiruvallur District, Comprised in S.No.136/1, 133, 135. 138, 139, 126, 127, 134 & 137 measuring an extent of 1700 Sq.ft., Vide Approval in PP.No.41/2001-C2 in Letter No.618/2001 dated 13-12-2001 Building Permit No.45/2001-02 in Letter No.618/2001 dated 18-01-2002 together with the House building thereon, and obtained patta in her name as patta No. 746, As per Patta S.No. 138/5, and **Bounded on the: North by** : Devi Karumari Nagar 1st Street, **South by :** Ravi Property, **East by** : Common Pathway, **West by**: Arunachalam & other's property part of Plot No.7. **Admeasuring:** East to West on the Northern Side: 34 feet, East to West on the Southern Side: 34 feet, North to South on the Eastern Side: 50 feet, North to South On the Western Side: 50 feet, In all admeasuring 1700 Sq.ft. Lying within the Sub-Registration District of Saidapet Joint II and Registration District of South Chennai.

04	**TCHHL049000 0100062625 & TCHIN0404000 100242178 & TCHIN0404000 100259221**	**Mr TAMIL SELVAN Ms.MOOGAMBIGAI,**	**Rs. 14,24,070/-** is due payable by you under Agreement no. TCHHL0490000100062625 and an amount of Rs. **2,88,041/-** is due and payable by you under Agreement no. TCHIN0404000100242178 and an amount of **Rs. 4,45,314 /-** is due and payable by you under Agreement no. TCHIN0404000100259221. Totaling to **Rs. 21,57,425 /- & 15-10-2024**	**Rs. 20,50,900/-** (Rupees Twenty Lakh Fifty Thousand Nine Hundred Only) **Earnest Money Deposit (EMD): Rs. 2,05,090/-** (Rupees Two Lakh Five Thousand Ninety Only) **Type of possession:** Physical	**Rs. 1592642/-** is due and payable by you under Agreement no. TCHHL0490000100062625 and an amount of **Rs. 336800/-** is due and payable by you under Agreement no. TCHIN0404000100242178 and an amount of **Rs. 519408/-** is due and payable by you under Agreement no. TCHIN0404000100259221 totalling to **Rs. 2448850/-** as on **29-09-2025.**

Description of the Immovable Property: All that piece and parcel of vacant land measuring an extent of 11880 Sq.Ft, bearing Plot Nos.234, 235, 236,237, 238 & 239 comprised in Old Survey No.227/1C & 277/2A as per patta No.445, New survy No. 277/35, 277/38, 277/39, 277/49, 277/44, 277/45 and 277/48 as per No.1510, 1514, 1512, 1517,1518 & 1521 in Ideal Home Colony approved by the DTCP, Thiruvallur District, Vide Layout approval No.L.P/D.T.C.P Noi.495/95 and Building Planning Permit DTCP No.03.2017 & L.P.No.2/2017 dated 05-04-2017, Koodapakkm Village, Ponnamaller Taluk, Thiruvallur District and bounded by **North by –** Plot No.240 to 245, **South by –** 40 Feet Road, **East by -** 40 Feet Road, **West by –** 23 Feet Road, Situated within the Registration District of South Chennai and Registration Sub-District of Avadi.
SCHEDULE – B: 250 Sq.Ft, undivided Share of Land forming part of Schedule – A Mentioned Property,
SCHEDULE – "C" (Description of Apartment): Flat No., E006, (Ground Floor) in the Project named as "VIJAY RAJA'S IDEAL HOMES" measuring an extent of 501 Sq.ft, Super Built-up area on the Schedule – B and the Flat bounded on the **North by –** Block D, **South by –** Corridor, **East by –** 40 Feet Road, **West by –** Flat No.E005.

05	**TCHHL047900 0100177018 & TCHIN0479000 100179596 & TCHHF047900 0100177194**	**MR. VISHNU DEVAN.R M/S. TN 38 PHOTO GRAPHY MRS. MUTHURANI.R**	**Rs. 30,66,479/-** is due and payable by you under Agreement no. TCHHL0479000100177018 & an amount of **Rs. 1,81,680/-** is due and payable by you under Agreement no. TCHHF0479000100177194 & an amount of **Rs. 17,16,116 /-** is due and payable by you under Agreement no. TCHIN0479000100179596, Totaling to **Rs. 49,64,275 /- & 12-05-2025**	**Rs. 60,23,400/-** (Rupees Sixty Lakh Twenty Three Thousand Four Hundred Only) **Earnest Money Deposit (EMD): Rs. 6,02,340/-** (Rupees Six Lakh Two Thousand Three Hundred Forty Only) **Type of possession:** Physical	**Rs. 3220892/-** is due and payable by you under Agreement no. TCHHL0479000100177018 and an amount of **Rs.192180/-** is due and payable by you under Agreement no. TCHIN0479000100179596 and an amount of **Rs. 1793729/-** is due and payable by you under Agreement no. TCHHF0479000100177194 totalling to **Rs. 5206801/-** as on **29-09-2025.**

Description of the Immovable Property: All that piece and parcel of the Coimbatore Registration District, Ganapathy Sub Registration District, Coimbatore North Taluk, at present Annur Taluk, within the limits of Kallippalayam Village panchayat, Kallippappalayam Village, S.F.Nos.274/5A, 274/5B, 274/4A, 274/4B, 274/3, 274/2 in whichi the Nanjai 2 acre 92 cent of land was developed into a residential layout in the name of " Thirumurugan Nagar" approved by member secretary, Coimbatore Local planning Authority, in Ma.Va. (Ko.Vu.Thi.Ku) No.12/2020, layout planning, Site No.354,within the limits of following boundaries and measurements: **North of-** 30 ft width east'West Layout Road, **South of**- Site No.325, **East of** - Site No.355, **West of –** Site.No.353. In this middle, East -West on the both sides 30 ft., North South on the both sides- 40 ft., At measuring 1200 sq.ft of vacant land with usual rights to roads and common pathways etc., The above property is situated at " Thirumurugan Nagar", within the limits of Kallipalayam Village Panchayat.

At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold.
The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:
NOTE: The E-auction of the properties will take place through portal **http://bankauctions.in/ on 11-11-2025 between 2.00 PM to 3.00 PM** with limited extension of 5 minutes each.

Terms and Condition: 1) The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2) The Immovable Property shall not be sold below the Reserve Price. 3) Bid Increment Amount will be: **Rs.10,000/- (Rupees Ten Thousand Only),** 4) All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the **"TATA CAPITAL HOUSING FINANCE LTD."** Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5) The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6) For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/ discontinue the sale. 7) Inspection of the Immovable Property can be done on **03-11-2025 between 11 AM to 5.00 PM.** with prior appointment. 8) The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24Hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9) In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. 10) In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by **TATA CAPITAL HOUSING FINANCE LTD** and the defaulting purchaser shall lose all claims to the property. 11) Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities arears of property tax, electricity etc. 12) For any other details or for procedure online training on e-auction the prospective bidders may **contact the Service Provider, M/s. 4Closure, Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad – 500038 Email : info@bankauctions.in or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number – 9999078669.** 13) TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14) Please refer to the below link provided in secured creditor's website **https://surli.cc/ennxuq** for the above details. 15. Kindly also visit the link: **https://www.tatacapital.com/property-disposal.html**
Please Note- TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place: Tamil Nadu **Sd/- Authorised Officer,**
Date: 07-10-2025 **Tata Capital Housing Finance Ltd.**

Truhome FINANCE

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 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 11.11.2025 between 11:00 a.m. to 11:30 A.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)
1. Mrs. Kiruthiga Devi D/o Thirumalaselvam **2. Mr. P. Senthilkumar S/o Mr. Thirumalaselvam** **All are residing at: No. 3/224, Therku Street, Mamundi Agraharam, Tiruchengode, Namakkal-637503** **Date of Possession & Type** **19.06.2025 & Physical Possession** **Encumbranches known** **Not known**	Demand Notice Date: 12.03.2025 Rs.1056555/- (Rupees Ten Lak Fifty six thousand five hundred and fifty five) as on 10-03-2025 under reference of Loan Account No. STUHNMKL0000216 & Rs. 1566900 (Rupees fifteen lak sixty six thousand nine hundred Only)as on 10.03.2025 under reference of Loan Account No. SBTHNMKL0000202 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs. 3799500/- (Rupees Thirty seven lakh ninety nine thousand five hundred only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD) (Rs.)** Rs. 3,79,950/- (Rupees Three Lakh Seventy Nine Thousand Nine Hundred Fifty Only) **Last date for submission of EMD : 10.11.2025 Time 10.00 a.m. to 05.00 p.m.**	**11th Nov. 2025** **Time : 11:00 AM to 11:30 AM**	**Mr. James Clement 7200281906** **Mr. Selvakumar 9444224367** **Mr.Murali 7904688478** **Property Inspection Date: 04.11.2025**

Description of Property

All part and parcel of the property situated at Namakkal RD, Mallasamudhiram SRD, Tiruchengode Taluk, Mamundi Village, Old SF No. 20/2 New SF No. 20/2A1 Current SF No. 20/2A1B "Sri Pooja Nagar" Plot No. 10 Land bounded on the following boundaries : West : SF No.15, North : 23 Feet East West Common Common Bitumen Road , South: Plot No.11 , East : Plot No. 9 Total extent of the property is 2076 1/4 Sq.ft With all easement and pathway rights.

1) **For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited Website Link: https://www.truhomefinance.in/e-auction / and at Auction Service Provider website address: https://www.bankeauctions.com**
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 : Namakkal
Date : 07-10-2025

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

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank) | **Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: No1, Ramilnga Nagar, Chennai Plaza, Trichy-620017.**

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESI ACT, 2002.

Whereas you the below mentioned Borrower's, Co-Borrower's, Guarantor's and Mortgagors have availed loans from **Jana Small Finance Bank Limited,** by mortgaging your immovable properties. Consequent to default committed by you all, your loan account has been classified as **Non-performing Asset,** whereas **Jana Small Finance Bank Limited** being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued **Demand notice** calling upon the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors as mentioned in column No.2 to repay the amount mentioned in the notices with future interest thereon within **60 days** from the date of notice, but the notices could not be served on some of them for various reasons.

Sr. No.	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	Loan Account No. & Loan Amount	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount Due in Rs. / as on
1	**1) Mr. Kamaraj Mookkaian, S/o. Mookaiyan,** No.1/6, Old Colony Street, Koothur, Thiruvaiyaru Taluk, Thanjavur-613104. **2) Mrs. Shanthi Kamaraj, W/o. Kamaraj,** No.1/6, Old Colony Street, Koothur, Thiruvaiyaru Taluk, Thanjavur-613104.	**Laon Account No. 31759420000060 Laon Amount: Rs.5,86,238/-**	All that piece and parcel of the immovable property bearing Thanjavur District and Registration District, Thirukattupalli Sub Registration Office, Boothalur Vattam, Koothur Village, Patta No.105, Survey No.56/2 Part, New Survey No.56/82 in Hec. 0.01.34 Ares Western portion Hec 0.00.67 Ares of Property with the following: **West of:** Remaining portion of Vasanthi Vagaiyiara property, **North of:** Street, **South of:** Asaithambi Property, **East of:** Vellammal Property. Within these four boundaries 67 Sq.meter of property and the building constructed thereon with EB service connection and deposit with all pathway and easement rights. The above property is Koothur Village Panchayat Limit.	**Date of NPA: 02-12-2024 Demand Notice Date: 03-10-2025**	**Rs.7,25,053.00** (Rupees Seven Lakhs Twenty five Thousand and Fifty Three Only) **as of 02-10-2025**
2	**1) Mrs. Sasikala Arumugham, W/o. Arumugham,** No.4/48, North Street, Mela Amaravathi, Valaingaiman (Tk), Thiruvarur-612804. **2) Mr. Arumugham, S/o. Pichaikkannu,** No.4/48, North Street, Mela Amaravathi, Valaingaiman (Tk), Thiruvarur-612804.	**Laon Account No. 46049420001089 Laon Amount: Rs.5,67,096/-**	Thiruvarur Registration District, Valangaiman Sub Registration District, Valangaiman Taluk, Thiruvonamangalam Revenue Village, Mela Amaravathi Village, Patta No.949 Survey No.77C/3C an extent of Hect 0.03.00 in Patta 2500 Sq.feet 300 in Sq.metre with R.C.C Building within the **Four Boundaries: North:** A/M Thiropathi Amman Kovil Punjai, **South:** South Street, **West:** Vetrivel Cholagar House Manai, **East:** Ramukottaiyundar house Manai.	**Date of NPA: 01-06-2023 Demand Notice Date: 03-10-2025**	**Rs.6,41,135.64** (Rupees Six Lakhs Forty One Thousand One Hundred and Thirty Five and Sixty Four Paisa Only) **as of 02-10-2025**
3	**1) Mr. Sathish.L, S/o. Lakshmanan,** No.5/52, South Street, Mela Nagai, Neduvakkottai (PO), Thiruvarur, Thanjavur (Dt)-614014. **2) Mr. Lakshmanan Pethaperumal, S/o. Pethaperumal,** No.5/52, South Street, Mela Nagai, Neduvakkottai (PO), Thiruvarur, Thanjavur (Dt)-614014.	**Laon Account No. 31759420000070 Laon Amount: Rs.6,99,485/-**	Nagapattinam Registration District, Mannargudi Sub Regn.District, Mannargudi Taluk, 21, Ne