பாங்க் ஆஃப் பரோடா
बैंक ऑफ़ बड़ौदा
Bank of Baroda

ROYAPETTAH BRANCH
No-353/4,TTK Road, Royapettah,Chennai - 600014
Off: 044-23454388 / 044-23454389 (Credit)
Email: royape@bankofbaroda.com

NOTICE TO BORROWERS / GUARANTOR

To (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT 2002)

Borrowers: 1.Ms.Sadiya Fathima A, 2.Mrs. Rafia Begum, Guarantor: 3.Mr.Abid Nawaz, All at, No 19/8, 2nd Floor, Puram Prakash Road, Balaji Nagar, Royapettah, Chennai - 600 014.

Dear Sir / Madam,

Re: Credit Facility with our Royapettah Branch, Chennai

1. We refer to sanction **CPC:CHE:SALES:07:SANC:394 dated 31.10.2012** conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature & Type of Facility	Limit	Rate of Interest	O/s as on 31.10.2025 (inclusive of interest upto 31.10.2025)
Education Loan (42670600000014)	₹ 9,35,000/-	9.65 %	₹ 18,71,528.16

Security Agreement with Brief Description of Security

All that piece and parcel plot of land of an extent of **2400 Sq Ft** bearing **Plot No 21 in "Thameem Nagar" Layout,** in Survey No 36, in **Village No 44 (Old Village No 48) Kovalam Village, Chengalpattu Taluk, Chengalpattu District.** Bounded on the: North by: 20 Feet Road, East by: 24 Feet Road, South by : Plot No 9, West by: Plot No 22 Situated within the Registration District of Chengalpattu and the sub-Registration District of Thiruporur, This property comes under the Kovalam Village Panchayath Board.

2. As you are aware, you have committed defaults in payment of interest on above loans/outstanding. You have also defaulted in payment of interest /instalments of term loan/demand loans which have fallen due for payment from **31.01.2021** and thereafter.

3. Consequent upon the defaults committed by you, your loan account has been classified as **Non-Performing Asset on 30.04.2021** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

4. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **₹18,71,528.16** (Rupees Eighteen Lakhs Seventy One Thousand Five Hundred Twenty Eight and Sixteen Paisa Only) **as on 31.10.2025,** together with interest thereon from **01.11.2025,** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

6. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

8. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

9. Please note that due to technical reasons we are withdrawing our SARFAESI notice dated **30.11.2021** issued to you on **30.11.2021.**

Place : Chennai — **Authorised Officer**
Date : 05.11.2025 — **Bank of Baroda**

பாங்க் ஆஃப் பரோடா
बैंक ऑफ़ बड़ौदा
Bank of Baroda

ROYAPETTAH BRANCH
No-353/4,TTK Road, Royapettah,Chennai - 600014
Off: 044-23454388 / 044-23454389 (Credit)
Email: royape@bankofbaroda.com

NOTICE TO BORROWERS / GUARANTOR

To (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT 2002)

Borrowers: 1.Mr. Thiyagarajan C, 2.Mrs. Meenakshi T, Both at, Plot No.7, GR Garden Phase 1, Sirukadal Village, Sevvapet Panchayath, Thiruvallur District – 602001, **Guarantor: Mrs.Datchayani C,** 27, Perumal Mudhali Street, Anna Salai, Chennai – 600 002

Dear Sir / Madam,

Re: Credit facilities with our Royapettah Branch, Chennai

1. We refer to our letter dated **02.03.2016** conveying sanction of credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan / credit facility accounts and the security interests created for such liability are as under:

Nature & Type of Facility	Limit	Rate of Interest	O/s as on 31.10.2025 (inclusive of interest upto 31.10.2025)
Baroda Home loan (42670600000146)	₹ 7,77,000/-	9.00 %	₹ 8,22,337.52
BARODA FLEXI LOAN (42670600000148)	₹ 2,60,000/-	10.50 %	₹ 3,33,089.55
Total	₹ 10,37,000/-	-	₹ 11,55,427.07

Security Agreement with Brief Description of Security

All that piece and parcel of Vacant land with building bearing **Plot No 7B** in **"G.R. Garden Phase - 1",** comprised in Survey No. 70/9-B measuring an extent of **750 Sq.ft.,** Approval No. LP/DY. DTCP (CR) No. 504/2010, situated at **No.91, Sirukadal Village, Thiruvallur Taluk, Thiruvallur District** and bounded on the : North: Plot No 7-A, South: Vacant Land, East: Plot No.6-A, West: Road. In all admeasuring an extent of 750 sq.ft and situated within the Sub Registration District of Thiruvallur and Registration District of Thiruvallur.

2. As you are aware, you have committed defaults in payment of interest on above loans/outstanding. You have also defaulted in payment of interest /instalments of term loan/demand loans which have fallen due for payment from 31.07.2020 and thereafter. You i.e Mr.Thiyagarajan C further committed default in MUDRA loan (A/c No. 42670600000123 and Ac no: 42670600000148) in the name of M/s Yuvraj Enterprises, where you i.e Thiyagarajan C are sole Proprietor

3. Consequent upon the defaults committed by you, your loan account has been classified as **Non-Performing Asset on 29.10.2020** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

4. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **₹ 11,55,427.07** (Rupees Eleven Lakhs Fifty Five Thousand Four Hundred Twenty Seven and Seven Paisa only) **as on 31.10.2025** and unapplied interest thereon from **01.11.2025,** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

6. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

8. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

9. Please note that due to technical reasons we are withdrawing our SARFAESI notice dated **19.08.2020** issued to you on **19.08.2020.**

Place : Chennai — **Authorised Officer**
Date : 05.11.2025 — **Bank of Baroda**

GRIHUM HOUSING FINANCE LIMITED

(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

APPENDIX IV (See rule 8(1)) POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the Authorised Officer of **Grihum Housing Finance Limited** herein after referred as Secured Creditor of the above Corporate/ Register office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.
The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13 (4) of the said Act read with Rule 8 of the said rules of the Security Interest Enforcement Rules 2002 on the dates mentioned herein below.
The borrowers 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 secured Creditor the amount 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. Details of Property taken in possession are herein below.

Sr. No.	Name of Borrowers	Description of Property	Possession taken Date	Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1.	ARULKUMAR MURUGAN, SORNAMMAL M, RAMKUMAR MURUGAN,	All That Piece And Parcel Of Land Situated In Tenkasi Registration District, Surandai Sro, Alangulam Taluk, Kaluneerkulam Village, Kalluthu @ Rajagopalaperi, Kaluneerkulam Panchayat 6th Ward, Kamarajar Nagar, Punja Survey No 233/1a1 With The Extent Of 8 Cent In Which North Western Land Measuring East West 22 Ft And South North 31 Ft In Total 682 Sq Ft Equal To 63.41 Sq Meter Land And Existing House With Door No 6/44(3). **Boundaries North -** East West Street, **South -** Land Belongs To Chermakani, **East-** Land Belongs To Chermakani, **West-** Land Belongs To David.	29/11/2025	10/09/2025	**Loan No. HL0052300000005042172 Rs. 1585981/-** (Rupees Fifteen Lakh EightyFive Thousand Nine Hundred EightyOne Only) payable as on 10/09/2025 along with interest @ 13.85 p.a. till the realization.
2.	JOHN KENEDY B, DALI JOHN KENNADY	All That Piece And Parcel Of Land Measuring On The Site To The Extent Of 2.700 Cents, Situated In Re.Survey Nos: 143/23c2, 143/24c2, Midalam B Village, Killiyoor Taluk, Karungal Sub Registrar Office, Marthandam Registration District, Kanyakumari District. **Boundaries:-(As Per Technical Report) North-** 4 Feet Width Pathway, **East-** Vacant Land Belonged To Arockia Mary, **South-**Wellbread House, **West -**Jothi Vellas House.	27/11/2025	10/05/2025	**Loan No. LAP0561200000005050331 Rs. 975260/-** (Rupees Nine Lakh SeventyFive Thousand Two Hundred Sixty Only) payable as on 10/05/2025 along with interest @ 16.35 p.a. till the realization. **Loan No. HF0561H21100052 Rs. 1591249/-** (Rupees Fifteen Lakh NinetyOne Thousand Two Hundred FourtyNine Only) payable as on 10/05/2025 along with interest @ 16.35 p.a. till the realization.
3.	UMADEVI, MURUGAN	Villupuram Registration District, Kanddamangalam Sub-Registration District, Kanddamangalam Panchayat Union, Periyababu Samuthiram, Land Comprised In Lyan Punjai Survey No.472/1 Measuring To An Extent Of South To North 40ft., East To West On Northern Side 66ft., On Southern Side 67ft., Having An Total Extent Of 2660sq.Ft. (Or) 0.10 Cent In Plot No.8 & 9, Is Subject To This Deed. **Boundaries: East** Of Acre 0.62 Cent In Common Pattai, **West** Of Colony Natham, **South And North** Of Land Belongs To Thirumalai Reddiyar.	27/11/2025	10/09/2025	**Loan No. HF0125H21100143 Rs. 1131177/-** (Rupees Eleven Lakh ThirtyOne Thousand One Hundred SeventySeven Only) payable as on 10/09/2025 along with interest @ 16.6p.a. till the realization. **Loan No. HF0125H21100047 Rs. 574850/-** (Rupees Five Lakh SeventyFour Thousand Eight Hundred Fifty Only) payable as on 10/09/2025 along with interest @ 17.85 p.a. till the realization.

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Business Standard shall be prevail

Place: TAMILNADU Date: 03.12.2025 — **Sd/- Authorised Officer, Grihum 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 05.01.2026 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)
Mr. Dinesh babu S/o Mr. Nagarajan No.277/42 North street Porkalakudi, Vengidenkal Kottarakudi,Nagapatinam– 610101 **Mrs. Glory W/o Mr. Dinesh babu No.277/42 North street Porkalakudi, Vengidenkal Kottarakudi,Nagapatinam– 610101** **Date of Possession & Type** **21.11.2025 and Physical Possession** **Encumbranches known** **Not known**	Demand Notice Date: 10-02-2025 Rs. 2024372/- (Rupees Twenty Lak twenty four thousand three hundred and seventy two Only) as on 07-02-2025 under reference of Loan Account No. SHLHTNUR0000140 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 22,83,800.00/- (Rupees Twenty two lakhs eighty three thousand eight hundred only) **Bid Increment:** Rs.10,000/- (Rupees Ten Thousand Only) and in such multiplies. **Earnest Money Deposit (EMD) (Rs.)** Rs. 2,28,380-/ (Rupees Two Lak twenty eight Thousand three hundred eighty only) **Last date for submission of EMD : 03/01/2026 Time 10.00 a.m. to 05.00 p.m.**	**05-JAN-2026** **Auction Time: 11:00 AM to 11:30 AM**	**Mr.S.James Clement 7200281906** **Mr. M.Selvakumar 9444224367** **Mr.Saravanan 8610304331** **Property Inspection Date: 30/12/2025 & 11 am to 1pm**

Description of Property

All part and parcel of the property situated at Nagapattinam District & SRD, NagoorSRO, Keelvelur Taluk, Vengidangal Revenue Village,Porkalakudi Inner Village, Patta No. 154, Natham Old SF No.241 Natham New SF No.241/38 Land and Building bounded on the following boundaries: West : Cement Road , North : Cement Road , South : Kamatchi Property , East : Nagarajan Property Total extent of the property is 3229 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 (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 : Nagapattinam — Sd/- Authorised Officer- Truhome Finance Limited
Date : 03.12.2025 — (Formerly Shriram Housing Finance Limited)

NIVARA HOME FINANCE LIMITED

Registered Office : No. 22, 23, 24, 25/101/3, 3rd Floor, BNR Complex, Sri Rama Layout, Opp. RBI Layout, Ramaiah Garden, J.P. Nagar, Bengaluru, Karnataka - 560078.

nivara HOME FINANCE LTD.

APPENDIX-IV [See Rule 8(1)], POSSESSION NOTICE, (For Immovable Property)

(Issued under Rule 8(1) of Security Interest (Enforcement) Rules 2002) and issued in Appendix IV of the Said Rules.

Whereas the undersigned being the Authorised Officer of the Nivara Home Finance Limited, 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 8 and 9 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrowers / guarantors of **Nivara Home Finance Limited** whose details are given under to repay the amount mentioned in the notice within 60 days from the date receipt of the said notice. The borrowers having failed to repay the due amount, notice is hereby given to the borrower and the public in general that the undersigned has taken **possession** of the properties described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act read with rule 8 and 9 of the said rules on the below mention date.

Sl. No.	Name and Address of the Borrowers, Co-borrowers & Guarantors	Due Amount	Description of the Immovable Properties
1.	**1. Deepa S,** D.No. 684, Kalkuttapatti, Erraseegalahalli Post, Bannihalli Krishnagiri, Chaparthi, Krishnagiri, Tamil Nadu - 635106, India / Ref.No. 5579/2025 13(4). **2. Sarathkumar Kuppan,** D.No. 684, Kalkuttapatti, Erraseegalahalli Post, Bannihalli Krishnagiri, Chaparthi, Krishnagiri, Tamil Nadu - 635106, India / Ref.No. 5579/2025 13(4). **3. Delvam Ganesan,** 134, Kollapatti, Palakode, Jittandahalli, Dharmapuri, Tamil Nadu - 636805 / Ref.No 5579/2025 13(4). **4. Deepa S,** Natham Sy.No. 680/B2, New Sy.No. 680/B20, at Bannihalli Village, Krishnagiri Taluk, Chaparthi, Krishnagiri, Tamil Nadu, India - 635106 / Ref.No. 5579/2025 13(4).	**Rs. 856844/- (Rupees Eight Lacs Fifty Six Thousand Eight Hundred Forty Four Only)**	**Schedule- LI Details of Secured Assets - Mortgaged Immovable Property - Description of Immovable Property - Schedule 'A' Property :-** All that piece and parcel of Property Bearing Natham Sy.No. 680/B2, New Natham Sy.No. 680/B20, Situated at Bannihalli Village, Kaveripattinam Sun Registration District, Krishnagiri District, Bounded on the ; **To the North of :** Land belongs to Mr. Anumuthan, **To the West of :** Remaining Land belongs to Mr. Kuppan, **To the East of :** Common Way, **To the South of :** Land belongs to Mr. Ranganathan. Measuring : East to West (North Side 41 Feet, South Side 36 Feet), North to South on Both Side 34 Feet, Totally Measuring an Exten of 1309
	Demand Notice Date : 12-08-2025		**Possession Notice Date : 28-11-2025**
2.	**1. Kanthamma,** No. 50, Neralakottal, Bargur Taluk, Neralakotta RF, Krishnagiri, Barugur, Krishnagiri, Tamil Nadu - 635104, India / Ref.No. 8272/2025 13(4) **2. V Murugan,** No. 50, Neralakottal, Bargur Taluk, Neralakotta RF, Krishnagiri, Barugur, Krishnagiri, Tamil Nadu - 635104, India / Ref.No. 8272/2025 13(4) **3. Thirupathi Raman,** D.No. 27/33, Melpanam Jesinikkollai, Baragur Krishnagiri, Barugur, Krishnagiri, Tamil Nadu - 635104 / Ref.No. 8272/2025 13(4) **4. Kanthamma,** Residential Building Under Construction of Ground Floor In Sy.No. 216 3B At Bargur Village, Bargur Tal, Barugur, Krishnagiri, Tamil Nadu, India - 635104 / Ref.No. 8272/2025 13(4)	**Rs. 543337/- (Rupees Five Lacs Forty Three Thousand Three Hundred Thirty Seven Only)**	**Schedule- LI Details of Secured Assets - Mortgaged Immovable Property - Description of Immovable Property - Schedule 'A' Property :-** All that piece and parcel of Property Bearing Sy.No. 216/3B, Situated at Bargur Village, Bargur Sub Registration District, Krishnagiri Registration District, Krishnagiri District, Bounded on the. **East :** Land belongs to Mr. Subramani & Common Way, **West :** Land belongs to Mr. Murugan, **North :** Land belongs to Mr. Murugan & Mrs. Padvattammal, **South :** Land belongs to Mr. Selvam, Mr. Samraj. In the midst Measuring an Extent of A.C. 0.28 Cents.
	Demand Notice Date : 12-08-2025		**Possession Notice Date : 28-11-2025**
3.	**1. Mahesh Chinnaraj,** No. 165, Colony Street, Ariyathur, Gudalur, Tiruvannamalai, Polur Taluk, Thiruvannamalai District, Tamil Nadu - 606907, India. **2. Chinnaraj Muniyan,** No. 165, Colony Street, Ariyathur, Gudalur Tiruvannamalai, Polur Taluk, Thiruvannamalai District, Tamil Nadu -606907, India. **3. V Thirunavukkarasu Vel,** No. 234, Mettu Colony, Nayadumangalam, Thiruvannamalai, (Via) Nadiumangalam, Tiruvannamalai, Tamil Nadu - 606802. **4. Mahesh Chinnaraj,** Natham Sy.No. 44 2B At Naiydumangalam, Thiruvannamalai Taluk And District 606802, (Via) Nadiumangalam, Tiruvannamalai, Tamil Nadu, India - 606802.	**Rs. 479351/- (Rupees Four Lacs Seventy Nine Thousand Three Hundred Fifty One Only)**	**Schedule- LI Details of Secured Assets - Mortgaged Immovable Property - Description of Immovable Property - Schedule Property :-** All that piece and parcel of In Natham Sy.No. 44/2B, At Nayudumangalam Village, Thiruvannamalai Taluk & District 606802, Bounded on the ; **East by :** Land belongs to Mr. Subramani in Sy.No. 44/2A, **West by :** 4 Feet Wide Common Way, **North by :** Plot belongs to Mrs. Rajeshwari, **South by :** Land belongs to Mr. Krishnam in A Schedule. Measuring : East to West 0 Feet & NOrth to South 0 Feet, Totally 1090 Sq.Feet.
	Demand Notice Date : 10-07-2025		**Possession Notice Date : 28-11-2025**
4.	**1. Munilakshmi,** D.No. 2/221 9, Keey Morasapatti, Kunusonai, Enusonai Krishnagiri, Hosur, Krishnagiri, Tamil Nadu - 635117, India / Ref.No. 3017/2025 13(4). **2. Thiruppathi Narayanan,** D.No. 2/221 9, Keey Morasapatti, Kunusonai, Enusonai Enusonai Krishnagiri, Hosur, Krishnagiri, Tamil Nadu -635117, India / Ref.No. 3017/2025 13(4) **3. Vijay Narayanan,** 1/233, Uttanapalli Pathakota, Krishnagiri, Tamil Nadu - 635119 / Ref.No. 3017/2025 13(4). **4. Munilakshmi,** Property Sy.No. 329/18, Situated At Keeymorasappatti , Osahalli Hobli, Schoolgiri Taluk, Krishnagiri Dist., Hosur, Krishnagiri, Tamil Nadu, India - 635117 / Ref.No. 3017/2025 13(4).	**Rs. 1136796.5/- (Rupees Eleven Lacs Thirty Six Thousand Seven Hundred Ninety Six and Fifty Paisas Only)**	**Schedule - II Details of Secured Assets - Mortgaged Immovable Property - Description of Immovable Property - Schedule 'A' Property :-** All that piece and parcel of the property bearing Sy.No. 90/2 in this New Sub Division Natham Sy.No. 329/18, Portion of Property, Situated at Osahalli Village, Shoolagiri Taluk, Shoolagiri Sub Registration District, Krishnagiri Registration District, Krishnagiri District. Measuring Extent of 152 Sq.Mtrs, Asst. Rs. 2.00 Out of this Measuring an Extent of 817 Sq.Feet of Land and Bounded on the. **East by :** House belongs to Sagadevan in Sy.No. 329/17, **West by :** House belongs to Thangavel in Sy.No. 329/19, **North by :** House belongs to Tirupathi in Sy.No. 329/18, **South by :** Sy.No. 329/21 and Cement Road.
	Demand Notice Date : 12-08-2025		**Possession Notice Date : 28-11-2025**
5.	**1. Selvamani Subramani,** No. 22, SK Road, Ambur, Vellore, Ambur, Vellore Dist., Tamil Nadu - 635814, India. **2. Subramani Durairaj,** No. 22, SK Road, Ambur, Vellore, Ambur, Vellore Dist., Tamil Nadu - 635814, India. **3. S Manikandan,** No. 22, SK Road, Ambur, Vellore, Ambur, Vellore Dist., Tamil Nadu - 635814, India. **4. Maythili K,** No. 22, SK Road, Ambur, Vellore, Ambur, Vellore Dist., Tamil Nadu - 635814, India. **5. Munirutheen,** 3C2, Attrankaral 1st Street, Ambur Vellore, Ambur, Vellore Dist, Tamil Nadu - 635802. **6. Selvamani Subramani,** Town S.No. 106, 107/2, 107/3, Block 3 15 Jawaharlalnehru, Ambur Town, Sanagkuppam Vilg., Vaniyambadi SRO Vaniyambadi, Vellore District, Tamil Nadu, India - 632753.	**Rs. 1171950/- (Rupees Eleven Lacs Seventy One Thousand Nine Hundred Fifty Only)**	**Description of Immovable Property - Schedule 'A' Property :-** All that piece and parcel of the property bearing Jawaharlal Street, Ward - E, Old Block No. 3 and New Block No. 15, Measuring 800 Sq.Ft. of Land Comprised in Old Town Survey No.s 107/2 & 107/3 and New Town Survey No.s 1/3 & 106, Sanangkuppam, Ambur Sub Registration District, Tiruppattur Registration District, Tiruppattur District. Bounded on the; **North by :** Property of Ravi, **South by :** 3rd Cross Street, **East by :** Street, **West by :** Remaining Property of Suseela Ammal. Measuring : On the Northern Side : 40 Ft., On the Southern Side : 40 Ft., On the Eastern Side : 20 Ft., On the Western Side : 20 Ft., Ad Measuring 800 Sq.Ft. Land and Building.
	Demand Notice Date : 10-07-2025		**Possession Notice Date : 28-11-2025**
6.	**1. Vimalarani Muthusami.** No. 200, Nehru Colony, Kottathupatti Vazhapadi, Taluk Kottathupatti Salem, Koottathupatti, Salem, Tamil Nadu - 636139, India / Ref.No. 6008/2025 13(4). **2. Subramani Kuppusamy,** No. 200, Nehru Colony, Kottathupatti Vazhapadi, Taluk Kottathupatti Salem, Koottathupatti, Salem, Tamil Nadu -636139, India / Ref.No. 6008/2025 13(4). **3. Muthusami S,** No. 200, Nehru Colony, Kottathupatti Vazhapadi, Taluk Kottathupatti Salem, Koottathupatti, Salem, Tamil Nadu -636139, India / Ref.No. 6008/2025 13(4). **4. Vasantha S,** No. 200, Nehru Colony, Kottathupatti Vazhapadi, Taluk Kottathupatti Salem, Koottathupatti, Salem, Tamil Nadu -636139, India / Ref.No. 6008/2025 13(4). **5. Parthiban S,** D.No. 5/200, Nehru Colony, Kuttathupatti, Vazhapadi Salem, Koottathupatti, Salem, Tamil Nadu - 636139 / Ref.No. 6008/2025 13(4). **6. Vimalarani Muthusami,** In Old Sy.No. 88/2B, New Sy.No. 201/1 At Kootathupatti Village, Vazhapadi Taluk, Salem East, Koottathupatti, Salem, Tamil Nadu, Iindia - 636139 / Ref.No. 6008/2025 13(4).	**Rs. 696760/- (Rupees Six Lacs Ninety Six Thousand Seven Hundred Sixty Only)**	**Schedule- LI Details of Secured Assets - Mortgaged Immovable Property - Description of Immovable Property - Schedule 'A' Property :-** All that piece and parcel of the property bearing Old Natham Sy.No. 88/3B, New Natham Sy.No. 201/1, Situated at Koottathupatti Village, Vazapadi Taluk, Ayothiyapattinam Sub Registration District, Salem East Registration District, Salem District, Bounded on the : To the **East of :** Land belongs to Mr. Sivam, To the **West of :** House belongs to Mr. Thathan, To the **North of :** House belongs to Mr. Kaliyappan, To the **South of :** Street. In the Midst Measuring : East to West on North Side : 12.8 Mtr, East to West on South Side : 13.4 Mtr., South to North on East side : 19.8 Mtr. South to North on West side : 16.2 Mtr. Totally Measuring 280.5 Sq.Mtrs or 3019 Sq.Feets.
	Demand Notice Date : 12-08-2025		**Possession Notice Date : 28-11-2025**

The borrowers in particular and the public general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the **Nivara Home Finance Limited** for the amount cited and interest costs and other expenses dues thereon from the dates mentioned above. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act and the rules framed under which deals with your rights of redemption over the securities.

Date : 03-12-2025 — **Sd/-, Authorised Officer**
Place : Tamil Nadu — **Nivara Home 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, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

PUBLIC NOTICE FOR AUCTION OF GOLD ORNAMENTS

The below mentioned borrowers have failed to repay the loan and redeem the gold ornaments within the stipulated time in spite of several reminders. The Gold Jewellery/ornaments pledged under the said loan accounts by the below listed borrowers will be sold in public/ Online/ private auction at our Branch premises on **10-12-2025 at 10.30 AM.** Those willing to participate are requested to contact the branch. The Bank reserves the right to accept or reject any bid without assigning any reason whatsoever. Please note if the auction does not get completed on the same day, the same will follow the subsequent days on the same terms and conditions. If the customer is deceased all the conditions pertaining to auction will be applicable to nominee/legal heir. The Borrower are hereby notified to pay the upto date interest and ancillary expenses before the date of auction, failing which the pledged gold ornaments will be sold and balance dues if any will be recovered with interest and cost. For any queries and terms and conditions contact branch. For details of branch address visit **www.janabank.com.**

Sr. No.	Loan Account No.	Name of Borrower/Co-Borrower	Gross Weight of Pledged Gold Ornaments
1	46618730011083, 46619170045931	Rajitha Sellappan	31.9
	Jana Small Finance Bank, #607, Jawahar Main Road,Opposite Vishnu Tvs, Punjaipuliampatti-638459.		
2	30268740000640, 32658740000358	Poorna Jothi Pooranachandran	25.5
	Jana Small Finance Bank, Arcot Road, Kodambakkam, Chennai - 600024		
3	33508730048761	Dineshkumar Shanmugam	7.85
4	30458730049825, 30450510003168	Kjai Ganesan	4.15
5	33508730049034, 33509170099709	Vijayalakshmi V	23.2
	Jana Small Finance Bank, D.No.259/4/129, Saradha College Road, Opp To Anna Salai, Alagapuram, Salem -636007		
6	45988740000024	Kalaiarasi Thiyagarajan	21.9
	Jana Small Finance Bank , No. 272 B, V.K.S.Complex , Nsr Road, Saibaba Colony, Coimbatore, 641025		
7	46578160007820	R Karthikeyan	34.1
	Jana Small Finance Bank Ltd , Ground Floor, No 34/3e, Kottamettupatty Village , Salem -636455,India		
8	34208160000452	Suguna U	32.2
	Jana Small Finance Bank Ltd, 1st Floor, Bearing S.N.No. 1246/2, , Ward No.A, Block No. 25, G.S.T. Road, Madhurantakam Tk, Kancheepuram -603306,India		
9	34238740000168	Puvaneshvari Sanmugam	24.3
10	34230670000062	Pavithra M	78.5
	Jana Small Finance Bank Ltd, 1st Floor, R.S No. 376/2c & 376/1c3a, Old Door No.4, New Door No.18 , Natraj Street, Selaiyur Village, Kanchipuram , Selaiyur -600073,India		
11	31738740000190	Kanimozhi Manimaran	34
	Jana Small Finance Bank Ltd, 2nd & 3rd Floor, Door No 59, 6th Ward, Kamaraj Road, Kumbakonam, Thanjavur -612001,India		
12	35938740000126	Selvi R	24.3
13	32658740000664	Amirthavalli Arumugam	55
14	32658740000575	Anitha Venkatesan	95.9
15	32658160000504	Thangam Rajagopal	43.8
	Jana Small Finance Bank Ltd, Ground Floor, No.44, Gst Road, Pallavaram, Chennai - 600043		
16	30308730037053, 30309170112053	Alamelu Vengatraman	3.01
	Jana Small Finance Bank Ltd,55/2,Plot No.1,1st Floor,Ramalinga Nagar,South Extn, Vayaloor Road, Thiruchirappalli - 620017, India		
17	30458740000285	Irsathali Abdul Wahab	12.2
18	30458740000259	Anandhi P	11.9
19	30458740000246	Anandhi P	10.6
20	30458740000055	Arun Ashwin Raja	17.5
21	30458730049370	Devakumar Rajkumar	4.5
22	30458160004137	Sudhagar Balan	43.6
23	30458160004124	Lakshmiprabha Sundaram	92.4
24	30458160004090	Sudhagar Balan	92.4
25	30458160003950	Lakshmiprabha Sundaram	285.5
	Jana Small Finance Bank Ltd., No. 50/1, 1st & 2nd Floor, Nelson Towers, Opp-Windsor Castle Hotel, Rajaji Road, Salem-636007.		
26	31688730030862	Sagar Manjunath	9.5
27	31688730030661	Chiranjeevi Dharuman	4
	Jana Small Finance Bank Ltd., 1st Floor, Plot No 23 Pq 23f, Nischal Towers, Bypass Road, Hosur - 635109, Tamilnadu ,India		
28	46008160000029	Saranya P	154
	Jana Small Finance Bank Ltd., Gkm Arcade, No.1, Ground Floor, No. 2 & 4, West Cross, Anna Nagar, 100ft Ecr Road, Pondicherry - 605005 ,India		
29	30268740000995	Amudha S	23.9
30	30268740000972	Akilandeeswari Sowndaraj	20.5
31	30268740000930	Avinash Sundar S	51.1
32	30268740000880	Jagathish M	29.2
33	30268740000650	Vasanthi S	19.6
	Jana Small Finance Bank Ltd., Ground & 1st Floors, New Door No. 11, , Old Door No. 14, Thiruvallur Main Road, Adambakkam,Chennai -600088,India		
34	30628730026914	Vignesh P	24
	Jana Small Finance Bank Ltd., Ground Floor, Door No:211/1, Bye-Pass Road, Pethanipuram Bus Stand Opp, Madurai €" 625016		
35	35078160001143	Saravanaprasad Suriyaprakasam	75.3
	Jana Small Finance Bank Ltd., No.3/222, Amaani Vedakathampatti Village, Siddhar Koil Road, Sivathapuram, Salem - 636307		
36	31058740000710	Shafeulla N	46.9
	Jana Small Finance Bank Ltd., Old No.172, New No.24, G.A Road, Old Washermenpet, Chennai - 600021, Tamilnadu		
37	30378740001085	Devika S	86.8
38	30378740001072	Devika S	102
39	30378730019375	Mari Muthu	7.6
	Jana Small Finance Bank Ltd.,No.36, Komakodi Nagar Main Road, Thambaram Tk, Kanchipuram District, Pallikaranai, Chennai -600100,India		
40	30440670000010	Thiruselvi S	96.7
	Jana Small Finance Bank, No.224/B, Gst Road, Urapakkam, Chengalpattu District -603210		
41	33298160000044	Harish Bhaskar	279.9
	Jana Small Finance Bank, Old No 89, New No 12, South Mada Street, Thiruvanmiyur, Chennai - 600041		
42	31698730033541, 31698820006875	Kanmani A	66.3
	Jana Small Finance Bank, No.10 Krishnapuram Colony Main Road,Mahatma Gandhi Nagar, Madurai-625014		
43	46608730009893, 46609170040035	Nagarathinam Velusamy	4
	Jana Small Finance Bank, No.4 Muthuvelappan Street,Gobichettipalayam-638452		
44	30448730025540, 30448730025530, 30449170098323	Hemalatha S	6
	Jana Small Finance Bank, No.4, G.S.T Road, Urapakkam, Chennai, Tamilnadu-603210.		
45	32698730025267	Seetha E	20
46	31048730024948, 31040510003386	Pavithra N	20.2
	Jana Small Finance Bank, Plot No 12/559, Thiruvallur Salai, Jj Nagar, 12th Block, East Mogappair Chennai 600037		
47	30378730019412, 30379170087028	Kasthuri E	46.6
48	30378730020261, 30378730020643, 30378020292945	Murugan P	16.2
	Jana Small Finance Bank, Plot No.354,Plot No.355 And Plot No.356 Gothavari Street, 100 Feet Road, Bharathi Nagar, Chennai-600113.		

Place: Tamilnadu — **Sd/- Authorised Officer**
Date: 03-12-2025 — **Jana Small Finance Bank Limited**