

CONSUMER PROTECTION

JEHANGIR B GAI

The State Commission observed that

The writer is a consumer activist

Higher EMIs may lead to reduction in consumption. Real estate, housing fi-

Higher risk-free returns may lead to money shifting from equities to fixed-income. However, rate-led corrections also create opportunities. "Periods of uncertainty offer opportunities to invest gradually in sound businesses with long growth runways at reasonable valuations," says Paralikal. Well-positioned banks may benefit if lending books re-



Keep near-term money out of equities. "Maintain an appropriate equity allocation to potentially stay

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GRIHUM HOUSING FINANCE LIMITED			Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Off Unit: 274, 2nd Floor, Gandhi Road, Laxmipuram, West Tambaram, Chennai: 600045, Tamil Nadu					E-Auction - SALE NOTICE			
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.			The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 23-10-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: https://www.bankauctions.com . For detailed T&Cs of sale, please refer to link provided in GHFL's Secured Creditor's website i.e. www.grihumhousing.com					Asset of secured immovable asset under SARFAESI Act			
Sl. No.	Propositor Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RPI) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances/ Court cases if any (K)
1	Loan No. HF0539H20100181 PRAKASH (BORROWER) AVARANJANI M (CO BORROWER) APPU K	Notice date: 11-11-2025 Total Dues: Rs. 2966974/- (Rupees TwentyNine Lakh Sixty Six Thousand Nine Hundred SeventyFour Only) payable as on 11-11-2025 along with interest @ 15.85% p.a. till the realization.	Physical	All That Piece And Parcel Of Vacant House Plot Bearing No.51 To An Extent Of 3150 Sq.Ft., Comprised In Comprised In Old Survey No. 104/1, 104/2, As Per Patna No 1729, New Survey No. 104/49, D.T.C.No.290/73, Situated At, Vy51, Old Village No.129,100,88.23, New Village No.20, Moses Street, Vyappa Nagar, Pammal Village, Alandur Taluk, Presently Pallavaram Taluk, Tambaram, Kancheepuram District, Situate Within The Registration Sub-District Of Pammal And Registration District Of Chennai - South. Bounded On The Plot No.51: North By-Plot No 38 South By-20' Feet Wide Road East By-Plot No.52 West By-Plot No.50 To An Extent Of 3150 Sq.Ft.,	Rs. 2772000.00/- (Rupees Twenty Seven Lacs Seventy Two Thousand Only)	Rs. 277200.00/- (Rupees Two Lacs Seventy Seven Thousand Two Hundred Only)	Rs. 22-10-2026 Before 5 PM	10,00,00/-	16-10-2026 (11AM - 4PM)	23-10-2026 (11 AM- 2PM)	NIL
2	Loan No. LAP00282000000005 035707 & HL000282000000005 020205 ANANDHAN (BORROWER) REVATHY (CO BORROWER)	Notice date: 11-11-2025 Total Dues:Rs. 1995235/- which includes Outstanding of 2788711/- in LAP00282000000005035707 & 1716364.00/- in HL0002820000000050205 payable as on 11-11-2025 along with interest @ 14.85 % & 14.35% p.a. till the realization.	Physical	All That Piece And Parcel Of The Vacant House Site Bearing Plot No:6 Measuring An Extent Of 1394 Square Feet, Situated In A Residential Approved Layout Known As "Devaraj Nagar", Comprised In Old Survey Nos: 157/2a, 157/2 & 157/3b, Bearing Patna No.960, As Per Patna New Survey No.157/3b2, Situated At Ammanpakkam Village, Chengalpattu Taluk, And Chengalpattu District. And Boundaries:- North By: 40 Feet Wide Panchayath Road, South By: Plot No.7, East By: Plot No.5, West By: Survey No.157/3a, Measuring North By: 26 Feet 6 Inches, South By: 25 Feet 10 Inches, East By: 53 Feet 6 Inches, West By: 53 Feet 2 Inches. In All Land Admeasuring To An Extent Of 1394 Square Feet. The Property Is Within The Kattankolathur Panchayat Union, And Ammanpakkam Village And Panchayat Limits And Registration District Of Chengalpattu And Sub-Registration District Of Chengalpattu Joint-I.	Rs. 186097.00/- (Rupees Eighteen Lacs Sixty Thousand Ninety Seven Only)	Rs. 18609.70/- (Rupees One Lacs Eighty Six Thousand Nine and Seventy Paises Only)	Rs. 22-10-2026 Before 5 PM	10,00,00/-	16-10-2026 (11AM - 4PM)	23-10-2026 (11 AM- 2PM)	NIL
3	Loan No. HF0539H20100010 ZACHARIA JP (BORROWER) RAVICHANDRIKA S (CO BORROWER)	Notice date: 08-08-2025 Total Dues: Rs. 3377724/- (Rupees Thirty Three Lakh SeventySeven Thousand Seven Hundred TwentyFour Only) payable as on 08-08-2025 along with interest @ 14.35% p.a. till the realization.	Physical	All That Piece And Parcel Land & Building, Bearing Plot No.15, Comprised In S.No.247/11, As Per Patna New Survey No.247/39, Measuring With An Extent Of 9167/150th Sq.Ft., Of Uds On Of 3984 Sq.Ft., Together With Flat Bearing No.1 In Second Floor Of Block No.6. Having Its Super Build Up Area Of 916 Sq.Ft., And Including Common Share And Areas, Building Known As "Vijay Shanthi Apartment" Situated At Kanthaswamy Road, Porunthavakkam Village (As Per Revenue Records Madibakkam 'B' Village), Sholinganallur Taluk, Chennai District And Bounded On The North By Gopal Mudalar Road, South By Plot No.29, East By Plot No.16, West By Survey No.218 Situated At Within The Sub-Registration District Of Pallavaram And In The Registration District Of South Chennai.	Rs. 360675.00/- (Rupees Thirty Six Lacs Six Thousand Seven Hundred Fifty Only)	Rs. 36067.50/- (Rupees Three Lacs Sixty Thousand Six Hundred Seventy Five Only)	Rs. 22-10-2026 Before 5 PM	10,00,00/-	16-10-2026 (11AM - 4PM)	23-10-2026 (11 AM- 2PM)	NIL
4	Loan No. LAP011 82000000005057638 & HL0011 82000000005056608 SYED SULTHAN BEEVI WIFE AND LEGAL HEIR OF SOWKATH ALI (SINCE DECEASED) (BORROWER) KATHUJA JASAR MOTHER AND LEGAL HEIR OF SOWKATH ALI (SINCE DECEASED) (CO BORROWER)	Notice date: 09-06-2026 Total Dues: Rs.1537222/- (Rupees Rupees Fifteen Lakh ThirtySeven Thousand Two Hundred TwentySix Only) which includes Outstanding of 590954.00/- in LAP011 82000000005057638 & 946272.00 /- in HL0011 82000000005056608 payable as on 09-06-2026 along with interest @ 17.35 % & 15.10% p.a. till the realization.	Physical	In Trinapuri Registration District, Palladam Sub-Registration District, Palladam Taluk, Vadugapalayam Village, In S.F.No 85/3 An Extent Of 3.14 Acres In This An Extent Of 1.14 Acres Stands In Sub-Division No.85/3a, S.F.No.85/4 An Extent Of 4.45 Acres, In This Lands Converted In To A Layouts Named As "Thiruvalluvar Nagar" In This Plot No.184 Part With An Extent Of 1247-1/2 Sq.Ft Together With Building Situated At Within The Following Boundaries:- North By - Lands In S.F.No 84, South By 23 Feet East-West Road, East By - Remaining Portion Of Plot No.184, West By - Plot No.185, Measurements:- East-West On The Both Sides - 20 Feet, North-South On The East Side 63 3/4 Feet, North-South On The West Side -61 Feet, With Right To Use Passage, Cart Track, And All Other Appurtenances Attached Thereto.	Rs. 2056535.00/- (Rupees Twenty Lacs Fifty Six Thousand Five Hundred Thirty Five Only)	Rs. 205653.50/- (Rupees Two Lacs Five Thousand Six Hundred Fifty Three and Fifty Paises Only)	Rs. 22-10-2026 Before 5 PM	10,00,00/-	16-10-2026 (11AM - 4PM)	23-10-2026 (11 AM- 2PM)	NIL
5	Loan No. LAP05232000000005 002611 RAMESH I (BORROWER) MARIAMMAL I (CO BORROWER)	Notice date: 11-02-2026 Total Dues: Rs. 549922/- (Rupees Five Lakh FortyNine Thousand Nine Hundred TwentyTwo Only) payable as on 11-02-2026 along with interest @ 17.35% p.a. till the realization.	Physical	All That Piece And Parcel Of Land And House Old Bearing No 3/38a, New Door No - 3/18, Constructed On The Site To The Extent Of 3.14 Acres = 1306.8 Sq.Ft., 121.404 Sq.Mtr. Out Of 4 Acre 20 Cents All Its Appurtenances Situated In Ayana Purnya Survey No.: 589, Ursulam Dharma Nagar, Malayankulam Village, Malayankulam Panchayat, Kuruvikulam Panchayat Union, Sankarankovil Sub Registrar Office, Tenkasi Registration District, Sankarankovil Taluk, Tenkasi District. Boundaries North-East West Road Leads To Sesunathapuram. South-House Belongs To Inbaraj East-House Belongs To Chelladurai. West-South North Road	Rs. 723936.00/- (Rupees Seven Lacs Twenty Nine Thousand Three Hundred Sixty Nine Only)	Rs. 72396.00/- (Rupees Seventy Two Thousand Two Hundred Ninety Six and Ninety Paises Only)	Rs. 22-10-2026 Before 5 PM	10,00,00/-	16-10-2026 (11AM - 4PM)	23-10-2026 (11 AM- 2PM)	NIL
6	Loan No. HL005231000000005 031614 GOPALAKRISHNAN A (BORROWER) KRISHNALEELA G (CO BORROWER) PONRAJ G	Notice date: 11-02-2026 Total Dues: Rs. 2540344/- (Rupees TwentyFive Lakh FortyFour Thousand Three Hundred FortyFour Only) payable as on 11-02-2026 along with interest @ 13.1% p.a. till the realization.	Physical	All That Piece And Parcel Of Land Situated In Tenkasi Registration District, Pavarthacharam Sro, Kallurani Village, Ayana Purnya Survey 2012 And 2011/1 With The Total Extent Of 76 Cent In Which Plot No 4 And 12 With The							