

APPENDIX – IV-A

[See proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002]

E-AUCTION SALE NOTICE
SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with the proviso 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), Co-Borrower(s), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of the Secured Creditor, will be sold by way of E-Auction for recovery of the dues payable to the Secured Creditor.

The property will be sold on “AS IS WHERE IS”, “AS IS WHAT IS” and “WHATEVER

1. Mr.Kumar
S/o Ravi
No. 120 B -1/W, Thiruvalluvar Colony
Keelagudalur, Theni
Tamil Nadu 625 518
2. Mrs.Alagujothi
W/o Kumar
No. 3/46, W.No. 15, Gramasavadi Street,
uthamapuram, Cumbum,
Tamil Nadu 625 518

Loan Account No. '1001851003000046

The Demand Notice Under Section 13(2) was issued on 24.02.2026. The amount was Rs. 36,78,657.61/- (Rupees Thirty Six Lakh Seventy Eight Thousand Six Hundred Fifty Seven and Sixty One Paise Only) as of 21.02.2026.



CIN No: U65990TN2017PTC117720 ✦ GSTIN : 33AAGCV0226J1ZJ

Corporate Office : SAI SADHAN , 1LW - First Floor, No: 125, Parthasarathy Kovil Street, SIDCO Industrial Estate, Guindy, Chennai, Tamil Nadu - 600032.

Regd. Office : NO,33 (Old 14), 48th, 9th Avenue, Ashok Nagar, Chennai - 600 083.

The Secured Creditor subsequently took possession of the secured asset under Section 13(4) read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **02.05.2026**. The possession notices recorded dues of **Rs.37,87,393.58 (Rupees Thirty Seven Lakhs Eighty Seven Thousand Three Hundred Ninety Three And Fifty Eight Paise only) as on 30.04.2026** together with further interest, costs, charges and expenses.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of the land and building comprised in S. No. 828/1B and as per patta No. 5088, New S. No. 828/1B1A at measuring 945 Sq.ft., out of 1631 Sq.ft., total extent situated at as per Property tax Kamayogoundanpatti Town Panchayat, Old Ward 15, (Town panchayat Record Ward No. 12), Door No. 19b/sm/4, Gramasavadi Street, Uthamapuram Village, Uthamapalayam Taluk, Periyakulam District and entire land being bounden on the

And Boundaries of the Plot

North : Property belongs to Mr. Murugan

South : Property belongs to Mr. Muthuramalingam

East : Property belongs to Mr. Murugan (Cumbum SRO-1-345/2009)

West : East West 10 Feet South North 197 ½ Feet- Common Passage

Measuring

East to West on the Northern Side – 28 Feet

East to West on the Southern Side – 28 Feet

North to South on the Eastern Side – 35 ¼ Feet

North to South on the Western Side – 32 ¼ Feet



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Admeasuring area :- 945 Sq.ft.

Including all other easement rights of way etc

Situated within the Sub-Registration District of Cumbum and in the Registration District of Periyakulam

Together with all buildings and structures attached to the earth or permanently fastened to anything attached to earth, both present and future and all easementary/mamool rights annexed thereto..

VALUATION / SALE PARTICULARS

As per the approved valuation report dated 21.09.2026:

Market Value : Rs.49,44,150/-

Distress Sale Value : Rs. 39,55,320/-

Net Realizable Value : Rs.44,49,735/-

Reserve Price : Rs. 44,49,735/-

Earnest Money Deposit (EMD): Rs. 4,44,975/-

The EMD shall be deposited through the mode specified in the detailed terms and conditions of the e-auction.

Last Date of EMD : 26-10-2026 Till 5:00 PM

Bid Increment : Rs. 10,000

Date of E-Auction : 27-10-2026

Time of E-Auction : 11:00 AM - 3:00 PM

E-Auction Service Provider : C1 India Pvt. Ltd.

E-Auction Website : <https://www.bankeauctions.com>



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DATE AND TIME OF PROPERTY INSPECTION: 24-10-2026, 12:00 PM TO 2:00PM

Prospective bidders may inspect the property by contacting,

Authorized Officer: Vinothkumar Punniyakotti – 9940092990, Suresh – 9488628053.

OUTSTANDING DUES

As on 22-09-2026, a sum of Rs. 40,94,562/- is due and payable to the Secured Creditor, together with further interest, costs, charges and expenses accruing thereafter until realization.

TERMS AND CONDITIONS OF SALE

1. The property shall be sold on “AS IS WHERE IS”, “AS IS WHAT IS” and “WHATEVER THERE IS” basis.
2. The prospective purchaser/bidder shall independently verify the title, extent, measurements, boundaries, encumbrances, statutory dues, taxes, approvals, possession and physical condition of the property before participating in the auction.
3. The sale is subject to confirmation by the Secured Creditor in accordance with the SARFAESI Act, 2002 and the Security Interest (Enforcement) Rules, 2002.
4. The successful bidder shall comply with the payment requirements prescribed under Rule 9 of the Security Interest (Enforcement) Rules, 2002 and the detailed terms and conditions of the e-auction.
5. The purchaser shall bear applicable stamp duty, registration charges, taxes and other statutory charges, as applicable.
6. The Authorised Officer reserves the right to postpone, cancel or modify the auction in accordance with law and the applicable terms and conditions of sale.
7. The prospective bidders are advised to inspect the property and satisfy themselves regarding the property, title, possession, extent, boundaries and other relevant particulars before submitting their bids.
8. Detailed terms and conditions of the e-auction shall be available on the e-auction portal/website specified in this notice.



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RIGHT OF REDEMPTION

The attention of the Borrower(s)/Mortgagor(s)/Guarantor(s) is invited to the provisions of Section 13(8) of the SARFAESI Act, 2002 regarding the right available to redeem the secured asset in accordance with law before the relevant stage of sale.

NOTICE TO BORROWER

The Borrower(s), Co-Borrower(s), Mortgagor(s) and Guarantor(s) are hereby given thirty (30) days' notice of the proposed sale of the secured immovable property under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Place: Chennai

Date: 22-09-2026

For Varashakti Housing Finance PVT LTD



AUTHORISED OFFICER