

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 THERE IS” basis.

1. Mr.Prakash P

S/o.Perumal

Plot D.No.2/781A Veppanpalli Village &Post,

Krishnagiri Taluk and District , Tamil Nadu - 635121

2. Mrs. Lakshmiamam P

W/o.Perumal

Plot D.No.2/781A Veppanpalli Village &Post,

Krishnagiri Taluk and District , Tamil Nadu - 635121

3. Mr.Perumal

S/o. Rajagopal

Plot D.No.2/781A Veppanpalli Village &Post,

Krishnagiri Taluk and District , Tamil Nadu – 635121



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.

Loan Account No. '1001051002300122

The Demand Notice Under Section 13(2) was issued on 08-12-2025. The amount was Rs. Rs.17,65,071.49/- (Rupees Seventeen Lakh Sixty Five Thousand and Seventy One and Fourty Nine paisa only) as on 20.11.2025.

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 06-02-2026. The possession notices recorded dues of **Rs.18,34,984.06/- (Rupees Eighteen Lakhs Thirty Four Thousand Nine Hundred Eighty Four and Six Paisa Only) as on 31.01.2026**, together with further interest, costs, charges and expenses.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of the immovable property situated at:

In Krishnagiri District, Krishnagiri Registration District, Krishnagiri Taluk, Veppanapalli Sub Registration District, Veppanapalli Village Sy.No.46/1, Sub Division Sy.No.46/1A1, Dry.Ext.Hec.1.24.5 Out of this Plot No.73 bounded by:-

East - Plot No.72 , West - Plot No.74 , North-12 Feet Wide Road, South : Plot No.59

In the midst measuring :-

East to West on both sides : 17.5 Feet

South to North on East side : 48 Feet

South to North on West side : 51 Feet

Totally measuring extent of 866.25 Feet of land with RCC Building Proposed to be Constructed thereon along with common way and all easements Right.

The above said property comes under village Panchayat limits of Veppanapalli Panchayat and Union Council of Veppanapalli.



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The above said property comes under New Sub Division Sy.No.46/13.

VALUATION / SALE PARTICULARS

As per the approved valuation report dated 08.09.2026:

Market Value	: Rs.29,97,000.00
Distress Sale Value	: Rs. 23,97,500.00
Net Realizable Value	: Rs.26,97,187.50
Reserve Price	: Rs.29,96,875.
Earnest Money Deposit (EMD):	Rs.2,69,719.

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. 15,000
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

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, Velu.G – 9488628053.

OUTSTANDING DUES

As on 19-09-2026, a sum of Rs.20,60,461.99/- 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.

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.



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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

For Varashakti Housing Finance Pvt Ltd

Date: 22-09-2026

AUTHORISED OFFICER

