

**Asset Reconstruction Company (India) Ltd. (Arcil) CIN-U65999MH2002PLC134884**

Acting in its capacity as Trustee of various Arcil Trusts

Arcil office: The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai-400 028

Branch office: Unit 610, Sun Square, Near Hotel Regenta Central, Off C. G. Road, Navrangpura, Ahmedabad - 380 006, Gujarat Website: <https://auction.arcil.co.in>**PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

Notice is hereby given to the public in general and to the Borrower (s) / Guarantor (s) / Mortgagor (s), in particular, that the below described immovable property/ies mortgaged/charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various Arcil Trusts ("ARCIL") (pursuant to the assignment of financial asset vide registered Assignment Agreements), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues of together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Name of the Borrower / Co-Borrower/s/Guarantor/s Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 09-09-2022	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
Borrower: AMUL M (Borrower) and MUNUSAMY M (Co-Borrower)	MA90COLONSO 00005010443 Manappuram Home Finance Limited (MHFL)	ARCIL-Retail Loan Portfolio-087-A-TRUST	Rs.4,35,582/- as on 08-09-2022 + further Interest thereon + Legal Expenses	Physical on 09-12-2023	Will be arranged on request	Residential house and Area on 1st measurement 516 sq feet or 47.93 sq.mts 2nd Measurement 138 sq feet , in this 1/3rd share 46 sq feet.	Rs. 46,952.5 (Forty Six Thousand Nine Hundred Fifty Two and Five Paise only)	Rs. 4,69,525/- (Four Lakhs Sixty Nine Thousand Five Hundred Twenty Five only)	On 07-July-2026 at 04:00 PM

Description of the Secured Asset being auctioned: Property owned by M. MUNUSAMY

Ranipet District, Arakkonam Registration District, Walaja Sub-District, Walaja Taluk, Karai Madhura, Ayyampettai Village, Old S.No.148 (Part), New S.Nos.148/10 and 148/11, in this a land Bounded on 1st Measurement: North by Lane Way, South by house belongs to Chinnaponnu, West by house belongs to M.Manikandan, East by house belongs to M.Arumugam, in this East to West Northern side 11 1/2 feet, Southern side 12 1/2 feet, North to South 43 feet, in total 516 Sq.feet or 47.93 Sq.Mts and constructions and service connections situated therein. 2nd Measurement (Lane Way): North by Thengal Main Road, South by Plot belongs to M.Manikandan, M.Munusamy and M.Arumugam, East by Common Way, West by house belongs to Mani, in this East to West 34 1/2 feet, North to South 4 feet, in total 138 Sq.feet, in this 1/3d share 46 Sq.feet right to path situated therein.

Pending Litigations known to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Nil
Last Date for submission of Bid	Same day 2 hours before Auction	Bid Increment amount:	As mentioned in the BID document
Demand Draft to be made in name of :	ARCIL-Retail Loan Portfolio-087-A-TRUST		Payable at Par
RTGS details	ARCIL-Retail Loan Portfolio-087-A-TRUST, Trust Account No: 57500001224262, HDFC Bank Limited, Branch: Kamla Mill, Mumbai, IFSC Code: HDFC0000542		
Name of Contact person & number	P SATHISH RAJ-882587793(bhvellore@manappuramhomefin.com)		

Terms and Conditions:

- The Auction Sale is being conducted through e-auction through the website <https://auction.arcil.co.in> and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
- The Authorised Officer ("AO")/ ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
- At any stage of the auction, the AO may accept/reject/modify/cancel the bid/offer or post-poned the Auction without assigning any reason thereof and without any prior notice.
- The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her/its favour as per the applicable laws.
- The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third-party claims/rights/dues.
- The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.
- The Borrower/ Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above mentioned auction sale.
- In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Place: VELLORE | Date: 00-05-2026

Sd/- Authorized Officer, Asset Reconstruction Company (India) Ltd.