



## Asset Reconstruction Company (India) Ltd. (Arcil)

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  
 Website: <https://auction.arcil.co.in>, CIN-U65999MH2002PLC134884  
 Branch office:-1G, 1st Floor, Century Plaza, No.560-562, Anna Salai, Teynampet, Chennai - 600018

### 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").

S.No. 1	Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated : 25.10.2021	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) & Last Date for submission of Bid	Reserve Price	Date & Time of E-Auction
	Mr/Mrs Annaidheresa Carmants (Borrower) Mr/Mrs Shanthi.D (Co-Borrowers 1) Mr/Mrs Dayalan (Co-Borrowers 2)	SEVLVK M0202576	Arcil-Retail Loan Portfolio-092-A-Trust ("Arcil")	Rs.48,23,108/- (Rupees Forty Eight Lakhs Twenty Three Thousand One Hundred Eight Only) as on 21.10.2021 + further Interest calculated thereon from 22.10.2021 Legal Expenses	Physical Possession on 10.03.2023	Will be arranged on request	House/ 1200 sft / Free hold	Rs.2,30,000/- (Rupees Two Lakhs Thirty Thousand Only) Same day 2 hours before Auction 24-06-2026, On or before 02:00 PM Bid Increment: As mentioned in the BID document.	Rs. 23,00,000/- (Rupees Twenty Three Lakhs Only)	24-06-2026 Time: 04:00 PM

**Description of the Secured Asset being auctioned: Property Owned by: Shanthi:** All that Piece and parcel of land and building bearing Plot No.66, Comprised in S.No.1/2 as per Patta bearing No.4306 New S.No.1/47 with an extent of **1200 Sq.ft.**, Situated at Pammadukulam Village, Avadi Taluk, Thiruvallur District, and bounded on: North by- 20 feet Road, South by- Plot No.65, East by- Remaining Portion of Plot No.66, West by- 30 feet Road.

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: As mentioned in the bid document.

Demand Draft: Arcil-Retail Loan Portfolio-092-A-Trust("Arcil") Payable at: At per

RTGS details: "Arcil-Retail Loan Portfolio-092-A-Trust", Trust Account: \_ HDFC BANK Bank Limited,  
 Branch: MUMBAI - KAMALA MILLS, Mumbai, IFSC Code: \_ HDFC0000542, Current Account No. 57500001362761.

Name of Contact Person & Number: Karthik Kumar A : 9840873325, Sathish : 9940286237

#### 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-pone 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 law.
- 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: Chennai  
 Date: 12.05.2026

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