

**Asset Reconstruction Company (India) Ltd. (Arcil)** CIN-U65999MH2002PLC134884 | Website: <https://auction.arcil.co.in>

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 : 1G, 1st Floor, Century Plaza, No.560-562, Anna Salai, Teynampet, Chennai – 600018.

**PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISES 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").

Sr. No	Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice	Possession type and date	Date & Time of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
1	Mrs. Suja Jayan Saraswathy	HL04TRI000012 276 Cholamandalam Investment and Finance Company Limited	Arcil - 2024C - 006-Trust	Rs.4649960.44/- (Indian Rupees Forty Six Lakhs Forty Nine Thousand Nine Hundred Sixty And Forty Four Paise) as on 09.09.2025 + further Interest thereon + Legal Expenses	Physical Possession On 03.08.2023	9th & 16th July 2026	LAND- 4359 Sq.ft. Construction: 800 sq.ft	Rs. 279000/- (Rupees Two Lakhs Seventy Nine Thousand Only)	Rs. 2790000/- (Rupees Twenty Seven Lakhs Ninety Thousand Only)	On 29.07.2026 05.15pm

**Description of the Secured Asset being auctioned: Property owned by Suja Jayan Saraswathy:** District: Thiruvananthapuram, Sub Dist: Oorattambalam, Taluk: Kattakkada, Village: Maranallor, Old Sy No: 379, Re Sy No: 41, Re Sy Bl No: 11, Old T P No: 13758, Extent: 04.05 Ares. **Boundaries Of The Property - Boundaries As Per Title Deed - North:** Property Of Ani, **South:** Remaining Property, **East:** Property Of Sreekumar, **West:** Panchayat Road

<b>Pending Litigations known to ARCIL</b>	Nil	<b>Encumbrances/Dues known to ARCIL</b>	Nil
<b>Last Date for submission of Bid</b>	On or before 28-07-2026 before 5.00 pm	<b>Bid Increment amount:</b>	As mentioned in the BID document
<b>Demand Draft to be made in name of:</b>	As mentioned in the Trust Name column	<b>Payable at Chennai</b>	
<b>RTGS details</b>	Account Name : Arcil-2024C-006-Trust, A/C No : 57500001480354, Maintained with : HDFC Bank, IFSC Code : HDFC0000542, Branch Address : Kamala Mills Compound, Senapati Bapat Marg, Lower Parel - 400013.		
<b>Name of Contact person &amp; number</b>	Karthikeyan Jayavel – 9841415252 (karthikeyan.jayavel@arcil.co.in), Vijayaraj - 9551714945 – (vijayaraj@arcil.co.in), Mahesh Bangera – 9004173256 (mahesh.bangera@arcil.co.in), Asharudheen P S – 9746070123 asharudheen.ps@arcil.co.in		

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2	Mr. Arun M K	HL02TRI000010 213 Cholamandalam Investment and Finance Company Limited	Arcil - 2024C - 006-Trust	Rs.5188393.35/- (Indian Rupees Fifty One Lakhs Eighty Eight Thousand Three Hundred Ninety Three And Thirty Five Paise) as on 09.09.2025 + further Interest thereon + Legal Expenses	Physical Possession On 24.01.2023	9th & 16th July 2026	Land: 1960 sq.ft. Construction: 1168 sq.ft	Rs. 352300/- (Rupees Three Lakhs Fifty Two Thousand Three Hundred Only)	Rs. 3523000/- (Rupees Thirty Five Lakhs Twenty Three Thousand Only)	On 30.07.2026 04.15pm

**Description of the Secured Asset being auctioned: Property owned by Arun M K:** The subject property comprises of an extent of 01.80 Ares of land in Old Survey no 144/3, Re Survey No 36/1 in Athiyannur village, Neyyattinkara Taluk, Balaramapuram Sub District, Thiruvananthapuram District and described in the schedule to Sale deed No 585/2020. **SCHEDULE - District:** Thiruvananthapuram, Sub District: Balaramapuram, Taluk: Neyyattinkara, Village/Amsoam: Athiyannur, Desom/Kara: Thalalay, Local Body: Neyyattinkara Municipality, Right of the property: Pandaraotiti, Nature of the Property/Type of Land: Residential, Old Survey Number: 144/3, Resurvey Number: 36/1, Old Thandapper No: 8130, Area/Extent: 01.80 Ares **Boundaries Of The Property As Per Sale Deed - North:** Property of Wilson, **South:** Municipal Road, **East:** Own property & property of Manu, **West:** Property of Nirmala

<b>Pending Litigations known to ARCIL</b>	Nil	<b>Encumbrances/Dues known to ARCIL</b>	Nil
<b>Last Date for submission of Bid</b>	On or before 29-07-2026 before 5.00 pm	<b>Bid Increment amount:</b>	As mentioned in the BID document
<b>Demand Draft to be made in name of:</b>	As mentioned in the Trust Name column	<b>Payable at Chennai</b>	
<b>RTGS details</b>	Account Name - Arcil-2024C-006 -Trust, A/C No - 57500001480354, Maintained with - HDFC Bank, IFSC Code - HDFC0000542, Branch Address - Kamala Mills Compound, Senapati Bapat Marg, Lower Parel-400013.		
<b>Name of Contact person &amp; number</b>	Karthikeyan Jayavel – 9841415252 (karthikeyan.jayavel@arcil.co.in), Vijayaraj - 9551714945 – (vijayaraj@arcil.co.in), Mahesh Bangera – 9004173256 (mahesh.bangera@arcil.co.in), Asharudheen P S – 9746070123 - (asharudheen.ps@arcil.co.in)		

**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 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 : Thiruvanthapuram  
Date : 26.06.2026

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