



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

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 capacities Trustee over/obvious Arcil Trusts ("**ARCI**") (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**").

Description of the Secured Asset being auctioned: Property owned by THIRUMALAISWAMY S: 610 Sq.ft. of Undivided share in the lands forming part of whole lands admeasuring 4 Grounds 1332 Sq.ft. of Municipal Door No. 102 (Old No. 71 & 72) in Santhome High Road, Raja Annamalaiapuram, Chennai 600 028, comprised in R.S. Nos. 4569/3 (Part), 4569/15 (Part) And 4570/2 (Part), and **bounded on the North** by Property in R.S. No. 4570/5, 4570/6 and 4569/4 (Part), **East** by Santhome High Road, **South** by Land Building of M/s. Hotel Oceanic in R.S. No. 4569/2(Part) and on **West** by a portion of lands retained by erstwhile vendors of the property within the Registration District of Chennai and Sub Registration District of Mysapore.

**Description of the Secured Asset being auctioned: Property owned by VEERASEKAR M:** Flat No.B in the Ground Floor, having built up area measuring 696 sq.ft., (Inclusive of Common area) in the Apartment Known as "PAPASAMBANDHAM FLATS"together with undivided share of land measuring 490 sq.ft of land measuring 1 ground and 2349 sq.ft.alongwith reserved Open Car Park, bearing New Door No.191, Old Door No.39, (as per Property Tax Receipts Present Old Door No.39/1, New Door No.191/1) Karaneswarar Pagoda Street, Mylapore, Chennai-600004, Comprised in Old R.S.998/1 and then R.S.No.998/3, as per Patta New R.S.No.998/13, Block No.20, situated at Mylapore Village, Mylapore-Triplicane Taluk, Chennai District and **bounded on the; North by:** Old Door No.40, New Door No.193, **South by:** as per Patta New R.S.No.185, Old No.37, New No.187, Old No.38, New No.189, Karaneswarar Pagoda Street, **East by:** Karaneswarar Pagoda Street; and **West by:** Old Door No.4, New No.9, Prasanna Vinayagar Koil Street. Situated within the Sub-Registration District of Mylapore and Registration District of Central Chennai.

**Description of the Secured Asset being auctioned:** **Property owned by KRISHNAPRASAD PV:** All the Piece and Parcel Of The Property Address - Flat No-1/C, in 1st Floor, Krishna kennal, North Madu Street Sri Nagar Colony, Paimash No-7 To 15, TS No-75 & 76, Block 4 Old No-19/20 New Door No: 7&9, Srinagar Colony, Saidapet, Venkatapuram Village, Guindy Taluka, Chennai, Tamil Nadu. **Boundaries : East :** House No-21 (New No-11 Belonging To Dr. K N Bhat), **West:** House No-18 New No-5, **North :** 12 Feet Service Lane, **South :** 40 Feet Wide Road (North Madu Street)

|              |                                                                                                                                                                                                                                              |
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| RTGS details | Account Name : Arcil-SBPS-n-Trust, A/C No : 57500001158442, Maintained with : HDFC Bank, IFSC Code : HDFC0000542, Branch Address : Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra 400013                       |
|              | Account Name : ARCIL RETAIL LOAN PORTFOLIO-045 B-TRUST, A/C No : 575000000334762, Maintained with : HDFC Bank, IFSC Code : HDFC0000542, Branch Address : Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra 400013 |
|              | Account Name : Arcil-Retail Loan Portfolio-058 B-Trust, A/C No : 57500000439586, Maintained with : HDFC Bank, IFSC Code : HDFC0000542, Branch Address : Kamala Mills Compound Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013 |

| 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 of Inspection    | Type of Property and Area                       | Earnest Money Deposit (EMD)                                             | Reserve Price                                                                | Date & Time of E-Auction |
|--------|------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------|-------------------------------------------------|-------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------|
| 4      | Mr. Lakshminarayanan R                                           | 603607210173389 Fullerton India Home Finance Company Ltd (FIHFCL) | ARCIL RETAIL LOAN PORTFOL IO-053 A TRUST | Rs. 30661935.37/- (Indian Rupees Three Crore Six Lakhs Sixty One Thousand Nine Hundred Thirty Five Rupees And Thirty Seven Paise Only) as on 09.09.2025 + further Interest thereon + Legal Expenses | Physical Possession On 02.05.2025 | 4th & 13th March 2026 | UDS: 1143.0 sq.ft.<br>Construction : 1970 sq.ft | Rs. 1242100/- (Rupees Twelve Lakhs Forty-Two Thousand One Hundred Only) | Rs. 12421000/- (Rupees One Crore Twenty Four Lakhs Twenty One Thousand Only) | On 25.03.2026 05.00pm    |

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|------------------------|----------------------------------------------------------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------|-----------------------------------------------|--------------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------|
| Mr. Lakshminarayanan R | 603607210164721<br>Fullerton India Home Finance Company Ltd (FIHFLC) | ARCIL RETAIL LOAN PORTFOL IO-053 A TRUST | Rs.204422560/- (Indian Rupees Twenty Crore Forty Four Lakhs Twenty Two Thousand Five Hundred Sixty Rupees Only) as on 09.09.2025+further Interest thereon + Legal Expenses | Physical Possession On 02.05.2025 | 4th & 13th March 2026 | Land: 1143.0 sq.ft, Construction : 1714 sq.ft | Rs.1157100/- (Rupees Eleven Lakhs Fifty-Seven Thousand One Hundred Only) | Rs. 11571000/- (Rupees One Crore Fifteen Lakhs Seventy One Thousand Only) | On 25.03.2026 05.30pm |
|------------------------|----------------------------------------------------------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------|-----------------------------------------------|--------------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------|

**Description of the Secured Asset being auctioned: Property owned by PADMAPRIYA:** All that piece and parcel of vacant housing site bearing Plot No. 108 measuring to of 5852 Square Feet, bearing Survey No. 236/5B and Plot No.109 measuring to an extent of 6595 Square Feet, bearing Survey No. 236/58 in all measuring 12447 Square Feet, situated at No 101 Nayappakkam Village, Thiruvallur Taluk, Thiruvallur District, or thereabouts as part of Scheduled Property, approved by the DTPC in approval bearing No.12/2009 Vide Letter Na.Ka.No.21581/2008 LAZ dated 09.03.2009 and the layout known as "SPANISH CITY" situated within the Registration District of Kancheepuram and Sub-Registration District of Manayala Nagar. Plot No.108 being **bounded on the North by** : Vacant Land **South by**: 50 feet road **East by** : Vacant Land **West by** : Plotno. 104, 105, 106 and 107 Plot No. 109 being **bounded on the North by** : Vacant Land **South by**: 50 feet road **East by** : Plot no. 110 **West by** : Vacant Land Totally Plot No's 108 and 109 measuring there about 12447 Sq.ft

|              |                                                                                                                                                                                                                                              |
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| RTGS details | Account Name : Arcil-Retail Loan Portfolio-053-A Trust; A/C No. : 57500000373024; Maintained with : HDFC Bank; IFSC Code : HDFC0000542; Branch Address : Kamala Mills Compound, Senapati Bapat Marg, Lower Parel-400013                      |
|              | Account Name : Arcil-Retail Loan Portfolio-058-B-Trust; A/C No : 57500000439586; Maintained with : HDFC Bank; IFSC Code : HDFC0000542; Branch Address : Kamala Mills Compound Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013 |

**Description of the Secured Asset being auctioned:** Property owned by SURESHKUMAR M: All that piece and parcel of the undivided share of land measuring 427 sq.ft out of the property bearing

|   |                 |                                               |                       |                                                                                                                                                                                              |                                   |                       |                                    |                                                                      |                                                                  |                       |
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| 8 | Mr. Chellaiya S | 14453964 IDFC FIRST BANK LIMITED (IDFC FIRST) | Arcil Trust 2025C-016 | Rs.6425869.85/- (Indian Rupees Sixty Four Lakh Twenty Five Thousand Eight Hundred Sixty Nine Rupees And Eighty Five Paise Only) as on 09.09.2025 + further Interest thereon + Legal Expenses | Physical Possession On 05.12.2018 | 4th & 13th March 2026 | Land: 2600.00 sq.ft. (Vacant land) | Rs.243100/- (Rupees Two Lakhs Forty Three Thousand One Hundred Only) | Rs.2431000/- (Rupees Twenty Four Lakhs Thirty One Thousand Only) | On 23.03.2026 06.00pm |
|---|-----------------|-----------------------------------------------|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------|------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------|-----------------------|

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|------------------------------------|----------------------------------------|----------------------------------|----------------------------------|
| Pending Litigations known to ARCIL | Nil                                    | Encumbrances/Dues known to ARCIL | Nil                              |
| Last Date for submission of Bid    | On or before 20-03-2026 before 5.00 pm | Bid Increment Amount:            | As mentioned in the BID document |

|                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                      |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| Demand Draft to be made in name of: | As mentioned in the Trust Name column                                                                                                                                                                                                                                                                                                                                                                                                                          | Payable at : Chennai |
| RTGS details                        | <p>Account Name : Arcil Retail Loan Portfolio 045-A-Trust, A/C No. : 57500000024672; Maintained with : HDFC Bank; IFSC Code : HDFC0000291; Branch Address : Ground Floor, Express Towers, Nariman Point, Mumbai, Maharashtra - 400021.</p> <p>Account Name : Arcil - Trust - 2025C- 016; A/C No : 57500001641342; Maintained with : HDFC Bank; IFSC Code : HDFC0000542; Branch Address : Kamala Mills Compound, Senapati Bapat Marg, Lower Parel - 400013.</p> |                      |

| Sr. No | Name of the Borrower / Co-Borrowers / Guarantors / Mortgagees | LAN No. & Selling Bank                  | Trust Name                                | Outstanding amount as per SARFAESI Notice                                                                                                                             | Possession type and date          | Date of Inspection     | Type of Property and Area                  | Earnest Money Deposit (EMD)                                              | Reserve Price                                                       | Date & Time of E-Auction |
|--------|---------------------------------------------------------------|-----------------------------------------|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------|--------------------------------------------|--------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------|
| 9      | PMR Software Technology Pvt Ltd                               | CHNHF15317305<br>L&T Financial Services | Arcil-Retail-Loan Portfolio<br>58-B-Trust | Rs. 28346000.15/- (Indian Rupees Two Crore Eighty Three lakhs Forty Six Thousand and Fifteen Paise Only) as on 18.02.2026 + further Interest thereon + Legal Expenses | Physical Possession On 19.09.2022 | 11th & 18th March 2026 | Land Area : 4800 Sqft.<br>GF RCC 1000Sq.ft | Rs. 10294000/- (Rupees Ten lakhs twenty-nine thousand four hundred Only) | Rs.10294000/- (Rupees One Crore Two Lakh Ninety-Four Thousand Only) | On 06.04.2026 03.30pm    |

**Description of the Secured Asset being auctioned: Property owned by PMR Software TECHNOLOGY PVT LTD**  
All that piece and parcel of Residential House Property bearing Plot No. 1496, J. Road, 16th Main Road, Anna Nagar West, Chennai 600 040. Comprised in Survey No. 223/1A Part (Survey No. 223 Part) of Koyambedu comes under Thirumangalam Village. Admeasuring total extent of 4800 Sq.Ft of Land, lying within the Registration District of Chennai Central and Sub Registration District of Anna Nagar.  
**Boundaries: East : Plot No. 1495, West : Plot No. 1497, South : 48 Feet Road, North : Plot Nos. 1536 and 1493. Measurement: East-West on the Northern Side : 48 Feet, East-West on the Southern Side : 48 Feet, North-South on the Eastern Side : 100 Feet, North-South on the Western Side : 100 Feet**

**DESCRIPTION of the Secured Asset being auctioned: Property owned by GURUGUNATHAN SUBRAMANIAN**  
**SCHEDULE 'A' :** All that piece and parcel of land in Balakrishna Mudali Street, West Mambalam, Chennai – 33, in No.112, Mambalam Village, Mambalam Guindy Taluk, Chennai District, within the Registration Sub District of T. Nagar, and in the Registration District of South Chennai, comprised in Paimash No.1725, corresponding T.S. No. 54/1 and 58, Block No.1, of Mambalam Village, covering an area of 16grounds and 509 Sq.ft, or thereabouts, i.e. 6grounds 2293 Sq.ft, in T.S. No. 54/1 and 9grounds 616 Sq.ft, in T.S. No. 58. And **Bounded On The: North** by: T.S. No. 52/2, 51, 50, 49 and 48/2, **South** by: T.S. No. 56, 57/1 and 57/3, **East** by: T.S. No. 59, 60 and 61, **West** by: Kodambakkam Revenue Village Boundaries. Situated within the Registration District of Chennai South and Sub Registration District of T. Nagar.  
**SCHEDULE 'B' :** Undivided 14/1596 Undivided Share of land from and out of the land described in Schedule 'A' as mentioned above, together with Flat known as SRI VIDYAPARTMENTS, Flat No. 15, 'A' Block in the Third Floor, having a plinth area 661 Sq.ft., bearing Door No. 8/1, Balakrishna Mudali Street, West Mambalam, Chennai – 600 033.

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|----|-------------------|---------------|--------|---------------------------------|----------|-------------|-----------|---------------|-----|----|
| 11 | Mr. Manimegalai C | CHNHF16106004 | Arcil- | Rs. 3297846.68/- (Indian Rupees | Physical | 11th & 18th | Land Area | Rs. 1310600/- | Rs. | On |
|----|-------------------|---------------|--------|---------------------------------|----------|-------------|-----------|---------------|-----|----|

**Description of the Secured Asset being auctioned: Property owned by MANIMEGALAI C**  
Mortgage Property Of New No. 7, Old No. 46, South Mada Street, Koyembedu, Chennai Tamil Nadu. All that the piece and parcel of Residential House comprised in the Natham survey no. 121, part old door no. 46, New door no. 7, South mada street Koyembedu, Chennai 600107. Measuring 1315 sq.ft. House with electricity connection within the limit of Chennai Corporation, Egmore Nungapakkam (TK) Koyembedu Village, Sub Registration District of Anna Nagar, Registration District of Madras. **Bounded by: North :** 6 ft wide common pathway, **South :** House of Subramani, **East :** 4.5 feet common pathway towards South Mada street, **West :** Property belongs to Vijayalakshmi. **Measurement: Northern Side :** 40 Feet, **Southern (East West) Side :** 12 ft. & 28 Feet, **Eastern Side :** 44.5 Feet, **Western Side :** 28 Feet.

**ITEM 2 :** All that the piece and parcel of Residential House comprised in the Natham survey no. 121, part old door no. 46, New door no. 7, South mada street Koyembedu, Chennai 600107. Measuring 805 sq. ft. House with electricity connection within the limit of Chennai Corporation, Egmore Nungapakkam (TK) Koyembedu Village, Sub Registration District of Anna Nagar, Registration District of Madras. **Bounded by: North :** House of Anumanthan, **South :** 6 ft wide common pathway, **East :** 4.5 feet common pathway towards South Mada street, **West :** Property belongs to Muniyamma. **Measurement: Northern Side :** 23 Feet, **Southern (East West) Side :** 23 Feet, **Eastern Side :** 35 Feet, **Western Side :** 35 Feet. Total Extent of 2120 sq.ft.

**Description of the Secured Asset being auctioned: Property owned by VASANTHAKUMARI P SCHEDULE - A:** All that Piece and Parcel of the land and building in plot no.91 situated at Sri Balaji Nagar, Koduvallu Village, Thiruvallur Tk, Thiruvallur Dt., admeasuring 1800 Sq.Ft of land comprised in Survey No. 427/1 Part, New Survey No. 427/43, within the Sub Registration District of Arani Registration District of North Chennai within the **boundaries hereunder. North by :** Plot No. 90, **South by :** Plot No. 92, **East by :** 30 Feet Road, **West by :** Plot No. 76. **Measuring :** On the Northern side : 60 Feet, On the Southern side : 60 Feet, On the Eastern side : 30 Feet, On the Western side : 30 Feet Admeasuring 1800 Sq.ft of land and building.

**SCHEDULE - B:** 377 Sq.Ft of undivided share of land in the Schedule A mentioned property (1800 Sq.Ft of land) With Flat No. d.G1, in Ground Floor. Measuring 552 Sq.ft (inclusive of common area) in Schedule A mentioned property.

|    |              |                                                              |                                                               |                                                                                                                                                                                                          |                                            |                           |                                          |                                                                                 |                                                                                 |                             |
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| 13 | Mr. Ganesh K | 403TLH95668522<br>Bajaj Housing<br>Finance Limited<br>(BHFL) | Arcil-<br>Retail<br>Loan<br><br>Portfolio-<br>042-E-<br>Trust | Rs. 19075443.8/- (Indian Rupees<br>One Crore Ninety lakhs Seventy Five<br>Thousand Four Hundred Forty Three<br>and Eighty Paise Only) as on 18.02.2026<br>+ further Interest thereon + Legal<br>Expenses | Physical<br>Possession<br>On<br>02.06.2025 | 11th & 18th<br>March 2026 | Land 488.00<br>Sq.ft,Const<br>1372 Sq.ft | Rs. 816400/-<br>(Rupees Eight<br>Lakh Sixteen<br>Thousand Four<br>Hundred Only) | Rs. 8164000/-<br>(Rupees<br>Eighty-One<br>Lakh Sixty-<br>Four Thousand<br>Only) | On<br>06.04.2026<br>03.00pm |
|----|--------------|--------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------|------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------|-----------------------------|

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|-------------------------------------|----------------------------------------|----------------------------------|----------------------------------|
| Pending Litigations known to ARCIL  | Nil                                    | Encumbrances/Dues known to ARCIL | Nil                              |
| Last Date for submission of Bid     | On or before 03-04-2026 before 5.00 pm | Bid Increment Amount:            | As mentioned in the BID document |
| Demand Draft to be made in name of: | As mentioned in the Trust Name column  | Payable at :                     | Chennai                          |

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| RTGS details | Account Name : Arcil-Retail Loan Portfolio-058-B-Trust, A/C No : 57500000439586, Maintained with : HDFC Bank, IFSC Code : HDFC0000542, Branch Address : Kamala Mills Compound Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013 |
|              | Account Name : Arcil-Retail Loan Portfolio-061-A-Trust, A/C No : 57500000498619, Maintained with : HDFC BANK, IFSC Code : HDFC0000542, Address : Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, 400013        |
|              | Account Name : Arcil-Retail Loan Portfolio-042-E-Trust, A/C No : 57500000729860, Maintained with : HDFC Bank, IFSC Code : HDFC0000542, Branch Address : Kamala Mills Compound, Senapati Bapat Marg, Lower Parel-400013                       |

**Terms and Conditions :**

1. The Auction Sale is being conducted through e-auction through the website <https://auction.arcl.co.in> and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.

3. 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.

4. 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.

5. 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

6 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

7. 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

8 In the event the auction scheduled hereinabove fails for any reason whatsoever, ARCI has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and

Sd/

Place : Chennai  
Date : 19.02.2026