

Acting in its capacity as Trustee of various ArcilTrusts

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 dated	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	Mr. Lakshminarayanan R, M/s. Durga Enterprises, Mrs. Vimala S	6036072101647 21 Fullerton India Home Finance Company Ltd (FIHFLCL)	Arcil Retail Loan Portfolio-053 A Trust	Rs. 2,44,22,560/- (Indian Rupees Two Crore Forty Four Lakhs Twenty Two Thousand Five Hundred Sixty Rupees) as on 09.09.2025+further interest thereon + Legal Expenses	Physical Possession On 02.05.2025	2nd & 9th November 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 17.11.2026 At 4.00 pm

Description of the Secured Asset being auctioned: Property owned by Lakshminarayanan R: Schedule A-ALL the piece and parcel of the land and building situated at Door no 13,Block NO 37 Ambika Street Velachery Village Mambalam-GuindyTk Chennai District admeasuring 9341 sqft Comprised in old survey Nos. 147/1 Part and 148 Part Town survey No 46 within sub Registration District of Velachery Registration District of South Chennai within the boundaries. Admeasuring 9341 sqft of land and building Schedule B 1458 sq ft of undivided share of land in Schedule A mentioned property (9341sq ft of land with Flat No.BF1 in the First Floor measuring of 1750 sq ft inclusive of common area in **Schedule A property. North: Old S.No 147/1 Part New T.S.Nos 43 and 42 South: Old S.No 147/1 Part New T.S.Nos 474950 East: Old S.No 147/1 Part New T.S.Nos 67 and 42 West: Ambikastreet New T.S No 4445 and 47**

Pending Litigations known to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Nil
Last Date for submission of Bid	On or before 16-11-2026 before 5.00 pm	Bid Increment amount:	As mentioned in the BID document
Demand Draft	As mentioned in the Trust Name column	Payable at Chennai	
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.		
Name of Contact person & number	Mahesh Banger - 9004173256 (mahesh.bangera@arcil.co.in), Karthikeyan Jayavel - 9841415252 (karthikeyan.jayavel@arcil.co.in), Vijayaraj - 9551714945 (vijayaraj@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-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 : 17.10.2026

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