



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-Borrowers/Guarantors/ Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money (EMD)	Reserve Price	Date & Time of E-Auction
1	Mr. Sinoj P S	HL04COC000003 021 Cholamandalam Investment and Finance Company Limited	Arcil - 2024C - 006-Trust	Rs.6421401.64/- (Indian Rupees Sixty Four Lakhs Twenty One Thousand Four Hundred One Rupees And Sixty Four Paise) as on 09.09.2025+further Interest thereon + Legal Expenses	Physical Possession On 09.08.2022	26th February & 5th March 2026	Land: 7717 sq.ft, Construction: 741 sq.ft	Rs. 153000/- (Rupees One Lakhs Fifty Three Thousand Only)	Rs. 1530000/- (Rupees Fifteen Lakhs Thirty Thousand Only)	On 13.03.2026 05.00pm

Description of the Secured Asset being auctioned: Property owned by SINOJ P S

The subject residential property comprises an extent of 7.17 Ares in Re Sy no 248/1 Re Sy Block no 6 (Old Sy No 351/1A-74/3)in kodanad Village, Kurichilakode Kara, Kunnathunad Taluk, Koovapady Panchayath, Perumbavoor Sub District, Ernakulam District as described in the schedule in the name of Sinoj PS **Boundaries Of The Property As Per Sale Deed : North : PVIP CANAL and Bridge, South : Property of Vmu. K. Mani, East : PVIP CANAL, West : Property of Kuttappan**

Pending Litigations known to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Nil
Last Date for submission of Bid	On or before 12.03.2026 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	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.		
Name of Contact person & number	Mahesh Bangera – 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> 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 : Ernakulam

Date : 11.02.2026

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