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

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 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").

Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	**LAN No. & Selling Bank**	**Trust Name**	**Outstanding amount as per SARFAESI Notice dated 27-01-2026 respectively**	**Possession type and date**	**Date of Inspection**	**Type of Property**	**Earnest Money Deposit (EMD)**	**Reserve Price**	**Date & Time of E-Auction**
Borrower: **Mr/Mrs.MURUGAN A** **Mr/Mrs.MURUGAVALLI M (alias) MURUGAVALLI**	Loan Account Nos. **X0HLDIN00002234484** Cholamandalam Investment and Finance Company Limited	Arcil - Trust - 2026 - 013	Rs. 1680731 Rupees Sixteen lakhs Eighty Thousand Seven Hundred Thirty One Only as on 22-01-2026 + further Interest thereon + Legal Expenses	Symbolic possession on 20-07-2026	Will be arranged on request	INDIVIDUAL HOUSE INDIVIDUAL HOUSE SURVEY NO-678/6A3 ,SQ.FT - 1372 , SQ,MTR -127.46	88935 Rupees Eighty Eight Thousand Nine Hundred Thirty Five Only	889355 Rupees Eight Lakh Eighty Nine Thousand Three Hundred Fifty Five Only	16-10-2026 1:00:00 PM

Description of the Secured Asset being auctioned:

Dindigul District, Dindigul Registration District, Sanarpatty Sub Registrar office, Dindigul Taluk, Sanarpatty union, Vembarpatty Village, S.No.678/6 of 1 acre 21 cents had been sub division S.No.678/6A, Patta No.3080, sub divided 678/6A3, Middle Northern side 1372 Sq.ft out of Western side 60 cents of land and building bounded by

Boundaries

East by - 08 feet wide South North Common Pathway

West by - Property belonged to Karuppiah

North by - Property belonged to Selvaraj
South by - Property belonged to Ramuthai

Measurement
East west on the Northern side 43.75 feet and southern side 43 feet, South North on the western side 33 feet and Eastern side 30.25 feet Totally 1372 Sq.ft

Pending Litigations known to ARCIL	**NIL**	**Encumbrances/Dues known to ARCIL**	**NIL**
Last Date for submission of Bid	**One day before auction date**	**Bid Increment amount**	As mentioned in the BID document
Demand Draft to be made in name of:	**Arcil-Trust-2026-013**	**Payable at par**	
RTGS details	**Arcil-Trust-2026-013, Trust account No -** 57500001796433, HDFC Bank limited, Branch: MUMBAI - KAMALA MILLS, IFSC Code: HDFC0000542		
Name of Contact person & number	MR.Pandidurai ,9788408881 ,pandiduraia@chola.murugappa.com MR.Velmurugan ,9965179658 ,velmuruganpe@chola.murugappa.com MR.wasim sayed ,022- 66581376 ,collections8@arcil.co.in		

Terms and Conditions:

1. 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.
2. The Authorised Officer ("AO")/ ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
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 shall not be responsible in any way for any third-party claims/rights/dues.
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 any error, misstatement or omission.
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 holding of the above-mentioned auction sale.
8. 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: **DINDIGUL**

Date:**07-09-2026**

Sd/-
Authorized Officer
Asset Reconstruction Company (India) Ltd.
(Trustee of Arcil-trust-2026-013))