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

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 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").

S.No. 1 Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated : 01.08.2022	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) & Last Date for submission of Bid	Reserve Price	Date & Time of E-Auction
Mr. Jayachandran.R (Borrower) Mrs.Jamuna.J (Co-Borrowers)	SEPNRTI 0246091 Equitas Small Finance Bank	Arcil-Retail Loan Portfolio-092-A-Trust ("Arcil")	Rs.601099/- (Rupees Six Lakhs One Thousand Ninety Nine Only) as on 25.07.2022 + further Interest calculated thereon from 26.07.2022 Legal Expenses.	Physical Possession on 24.08.2023	Will be arranged on request	Residential/ 1302 sft / Free hold	Rs.83400/- (Rupees Eighty Three Thousand Four Hundred Only) Same day 2 hours before Auction 26-10-2026 On or before 1.30 PM Bid Increment: As mentioned in the BID document.	Rs.834000/- (Rupees Eight Lakhs Thirty Four Thousand Only)	26-10-2026 Time: 3.30 PM

Description of the Secured Asset being auctioned: All that Piece and parcel of land and building, Comprised in New S.No. 390/2, Old S.No. 11/3 With an extent of 1302 Sq.ft., (2.98 Cents) Situated at Agaram Village, Panruti Taluck, Cuddalore District, Bounded on the (North by)- Road (South by)- Plot belongs to Mr. Subramanian (East by)- Plot belongs to Mr. Navappan (West by)- Plot belongs to Mr. Anjapuli.

Pending Litigations known to ARCIL: **NIL** /
Encumbrances/Dues known to ARCIL: **NIL**
Last Date for Submission of Bid : Same day 2 hours before Auction
Bid Increment: As mentioned in the bid document.

Demand Draft: Arcil-Retail Loan Portfolio-092-A-Trust("Arcil") Payable at: At per Trust ("ARCIL")
RTGS details: ARCIL - Retail Loan Portfolio - 092-A- Trust Account: HDFC BANK Bank Limited,
Branch: MUMBAI - KAMALA MILLS, Mumbai, IFSC Code: _HDFC0000542, Current Account No. 57500001362761.

Name of Contact Person & Number: Rakesh : 9790327052 , Sathish : 9940286237

S.No. 2 Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated : 15.04.2023	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) & Last Date for submission of Bid	Reserve Price	Date & Time of E-Auction
Mrs.Jeyam R (Borrower) Mr.Ramasamy.C (Co-Borrowers)	SEKLKCH 0221061 Equitas Small Finance Bank	Arcil-Retail Loan Portfolio-092-A-Trust ("Arcil")	Rs.306281/- (Rupees Three Lakhs Six Thousand Two Hundred Eighty One Only) as on 13.04.2023 + further Interest calculated thereon from 14.04.2023 Legal Expenses.	Physical Possession on 04.02.2026	Will be arranged on request	Residential/ 1386 sft / Free hold	Rs.20800/- (Rupees Twenty Thousand Eight Hundred Only) Same day 2 hours before Auction 26-10-2026 On or before 1.00 PM Bid Increment: As mentioned in the BID document.	Rs.208000/- (Rupees Two Lakhs Eight Thousand Only)	26-10-2026 Time: 3.00 PM

Description of the Secured Asset being auctioned: All that Piece and parcel of land and building, Comprised in R.S.No. 25/2, New No. 25/2B,with an extent of 1386 Sq.ft., Situated at Chettiyandal Village, Ulundhurpettai Taluk, Villupuram District, Bounded on the (North by)- Plot belongs to Mr. Ayyankutti (South by)- Road (East by)- Plot belongs to Mr. Ramasamy (West by)- Plot belongs to Mr. Ayyankutti.

Pending Litigations known to ARCIL: **NIL** /
Encumbrances/Dues known to ARCIL: **NIL**
Last Date for Submission of Bid : Same day 2 hours before Auction
Bid Increment: As mentioned in the bid document.

Demand Draft: Arcil-Retail Loan Portfolio-092-A-Trust("Arcil") Payable at: At per Trust ("ARCIL")
RTGS details: ARCIL - Retail Loan Portfolio - 092-A- Trust Account: HDFC BANK Bank Limited,
Branch: MUMBAI - KAMALA MILLS, Mumbai, IFSC Code: _HDFC0000542, Current Account No. 57500001362761.

Name of Contact Person & Number: Baskaran : 7598239524 , Sathish : 9940286237

S.No. 3 Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated : 16.02.2019	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) & Last Date for submission of Bid	Reserve Price	Date & Time of E-Auction
Mrs.Selvi.R (Borrower) Mr. Raja.K (Co-Borrowers)	SETRVNM 0171898 Equitas Small Finance Bank	Arcil-Retail Loan Portfolio-092-A-Trust ("Arcil")	Rs. 576190/- (Rupees Five Lakhs Seventy Six Thousand One Hundred Ninety Only) as on 13.02.2019 + further Interest calculated thereon from 14.02.2019 Legal Expenses.	Physical Possession on 18.10.2023	Will be arranged on request	Residential/ 891 sft / Free hold	Rs.51100/- (Rupees Fifty One Thousand One Hundred Only) Same day 2 hours before Auction 14-10-2026 On or before 1.30 PM Bid Increment: As mentioned in the BID document.	Rs.511000/- (Rupees Five Lakhs Eleven Thousand Only)	14-10-2026 Time: 3.30 PM

Description of the Secured Asset being auctioned: All that piece and parcel of land and building, Comprised in S.No.112/18,S.No.112/2A8,New S.No.112/18B,as Per Patta S.No.112/18B1 with an extent 891 Sqft., Situated at,Thukkapettai Village,Chengam Taluk, Thiruvannamalai District. Bounded on the (North by)- Land belongs to Mr.Arumugam (South by)- Street (East by)- Property belongs to Mr.Sundaramurthy (West by)- House belongs to Mr.Sundaramurthy.

Pending Litigations known to ARCIL: **NIL** /
Encumbrances/Dues known to ARCIL: **NIL**
Last Date for Submission of Bid : Same day 2 hours before Auction
Bid Increment: As mentioned in the bid document.

Demand Draft: Arcil-Retail Loan Portfolio-092-A-Trust("Arcil") Payable at: At per Trust ("ARCIL")
RTGS details: ARCIL - Retail Loan Portfolio - 092-A- Trust Account: HDFC BANK Bank Limited,
Branch: MUMBAI - KAMALA MILLS, Mumbai, IFSC Code: _HDFC0000542, Current Account No. 57500001362761.

Name of Contact Person & Number: Boopalan.G : 9944841879 , Sathish : 9940286237

S.No. 4 Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated : 21.06.2021	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) & Last Date for submission of Bid	Reserve Price	Date & Time of E-Auction
Mrs.Sundaravathanam.V (Borrower) Mr. Vaithilingam.C (Co-Borrowers)	SEVDLUR 0246795 Equitas Small Finance Bank	Arcil-Retail Loan Portfolio-092-A-Trust ("Arcil")	Rs.302978/- (Rupees Three Lakhs Two Thousand Nine Hundred Seventy Eight Only) as on 04.06.2021 + further Interest calculated thereon from 05.06.2021 Legal Expenses.	Physical Possession on 14.09.2023	Will be arranged on request	Residential/ 1304 sft / Free hold	Rs.30000/- (Rupees Thirty Thousand Only) Same day 2 hours before Auction 13-10-2026 On or before 01.00 PM Bid Increment: As mentioned in the BID document.	Rs.300000/- (Rupees Three Lakhs Only)	13-10-2026 Time: 3.00 PM

Description of the Secured Asset being auctioned: All that Piece and parcel of land and building, Comprised in R.S.No. 141/1B, New R.S.No. 221/4, with an extent of 1304 Sq.ft., Situated at Kolangadu Village, Chidhambaram Taluk, Cuddalore District, Bounded on the (North by)- Plot belongs to Mr. Balakrishnan (South by)- Road (East by)- Plot belongs to Mr. Mohan (West by)- Plot belongs to Mr. Thiruvambal.

Pending Litigations known to ARCIL: **NIL** /
Encumbrances/Dues known to ARCIL: **NIL**
Last Date for Submission of Bid : Same day 2 hours before Auction
Bid Increment: As mentioned in the bid document.

Demand Draft: Arcil-Retail Loan Portfolio-092-A-Trust("Arcil") Payable at: At per Trust ("ARCIL")
RTGS details: ARCIL - Retail Loan Portfolio - 092-A- Trust Account: HDFC BANK Bank Limited,
Branch: MUMBAI - KAMALA MILLS, Mumbai, IFSC Code: _HDFC0000542, Current Account No. 57500001362761.

Name of Contact Person & Number: Rakesh : 9790327052 , Sathish : 9940286237

S.No. 5 Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated : 25.10.2021	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD) & Last Date for submission of Bid	Reserve Price	Date & Time of E-Auction
Mr. Purushothaman.S (Borrower) Mrs. Chithra.P (Co-Borrowers 1) Mr.Vellaisamy.S (Co-Borrowers 2)	SEKTMNK 0242286 Equitas Small Finance Bank	Arcil-Retail Loan Portfolio-092-A-Trust ("Arcil")	Rs.299079/- (Rupees Two Lakhs Ninety Nine Thousand Seventy Nine Only) as on 21.10.2021 + further Interest calculated thereon from 22.10.2021 Legal Expenses	Physical Possession on 23.03.2023	Will be arranged on request	Residential/ 1526 sft / Free hold	Rs.26800/- (Rupees Twenty Six Thousand Eight Hundred Only) Same day 2 hours before Auction 12-10-2026 On or before 12:30 PM Bid Increment: As mentioned in the BID document.	Rs.268000/- (Rupees Two Lakhs Sixty Eight Thousand Only)	12-10-2026 Time: 2.30 PM

Description of the Secured Asset being auctioned: All that Piece and parcel of land and building, Comprised in Natham S.No. 121/5 With an extent of 1526 Sq.ft., (3.50 Cents) Situated at Padanilai Village, Kattumannarkoil Taluck, Cuddalore District, Bounded on the (North by)- Plot belongs to Mr. Subramanian (South by)- Road (East by)- Plot belongs to Mr. Sekar (West by)- Road

Pending Litigations known to ARCIL: **NIL** /
Encumbrances/Dues known to ARCIL: **NIL**
Last Date for Submission of Bid : Same day 2 hours before Auction
Bid Increment: As mentioned in the bid document.

Demand Draft: Arcil-Retail Loan Portfolio-092-A-Trust("Arcil") Payable at: At per Trust ("ARCIL")
RTGS details: ARCIL - Retail Loan Portfolio - 092-A- Trust Account: HDFC BANK Bank Limited,
Branch: MUMBAI - KAMALA MILLS, Mumbai, IFSC Code: _HDFC0000542, Current Account No. 57500001362761.

Name of Contact Person & Number: Rakesh : 9790327052 , Sathish : 9940286237

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.

Sd/-
Authorized Officer
Place: Villupuram
Date: 31.08.2026
Asset Reconstruction Company (India) Ltd.