



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").

Description of the Secured Asset being auctioned: All that Piece and parcel of land and Building, Bearing Plot No.42, Comprised in R.S.No.430/2C (old R.S.No.430/2C), With an extent of 1800 Sq.ft.,(or), (167.22 Sq.Mtr.,)Situated at Apparasu Nagar, Satanadhapuram Village, Seerkali Taluk, Nagapattinam District, Bounded on the (North by)- OS Plot (South by)- Lay Out Road (East by)- Plot No:43 (West by)- Plot No.41

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.

Mr. Raghu.R (Borrower) Mrs.Manju.R (Co-Borrowers)	SEMYLDR 0252498 Equitas Small Finance Bank	Arcil-Retail Loan Portfolio- 092-A-Trust ("Arcil")	Rs.541955/- (Rupees Five Lakhs Forty One Thousand Nine Hundred Fifty Five Only) as on 21.01.2022 + further interest calculated thereon from 22.01.2022 Legal Expenses	Physical Possession on 24.06.2024	Will be arranged on request	Residen- tial/ 1905 sq ft / Free hold	Rs.42900/- (Rupees Forty Two Thousand Nine Hundred Only) Same day 2 hours before Auction 19-10-2026 On or before 2.00 PM Bid Increment: As mentioned in the BID document.	Rs.429000/- (Rupees Four Lakhs Twenty Nine Thousand Only)	19-10-2026 Time: 4.00 PM
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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.

Mr. Saravanan.K (Borrower) Mr. Kaliyamoorthi.M (Co-Borrowers 1) Mrs.Ravunammal.K (Co-Borrowers 2)	SEMYLDR 0286839 Equitas Small Finance Bank	Arcil-Retail Loan Portfolio- 092-A-Trust ("Arcil")	Rs.300774/- (Rupees Three Lakhs Seven Hundred Seventy Four Only) as on 09.03.2022 + further Interest calculated thereon from 10.03.2022 Legal Expenses.	Physical Possession on 03.01.2024	Will be arranged on request	Residen tial/ 4596 sft / Free hold	Rs.156300/- (Rupees One Lakh Fifty Six Thousand Three Hundred Only) Same day 2 hours before Auction 15-10-2026 On or before 01.00 PM Bid Increment: As mentioned in the BID document.	Rs.1563000/- (Rupees Fifteen Lakhs Sixty Three Thousand Only)	15-10-2026 Time: 3.00 PM
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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.

Mr. Babukumar.S (Borrower) Mr. Selviyar.A (Co-Borrowers 1) Mrs. Selviyamy.S (Co-Borrowers 2)	SEMYLDR 0255425	Arcil-Retail Loan Portfolio- 092-A-Trust ("Arcil")	Rs.283655/- (Rupees Two Lakhs Eighty Three Thousand Six Hundred Fifty Five Only) as on 09.03.2022 + further Interest calculated thereon from 10.03.2022 Legal Expenses.	Physical Possession on 25.09.2023	Will be arranged on request	Residen- tial/ 2356 sq ft / Free hold	Rs.58900/- (Rupees Fifty Eight Thousand Nine Hundred Only) Same day 2 hours before Auction 13-10-2026 On or before 01.30 PM Bid Increment: As mentioned in the RID document.	Rs.589000/- (Rupees Five Lakhs Eighty Nine Thousand Only)	13-10-2026 Time: 3.30 PM
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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.

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-pones 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/ Mortgagees, 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: Nagapatinam
Date: 31.08.2026

Authorized Officer
Asset Reconstruction Company (India) Ltd.