

THROUGH COURIER/EMAIL/ RPAD

Ref.:S.N-4<sup>th</sup>/ 26122022044/ A7R2  
Loan a/c - HL04TRC000007631.

Date: 29-03-2024

To,  
**RAMYA J**  
**NO 2/192 MANGAL NAGAR KULUMANI ROAD, MAIN ROAD, SRIRANGAM,**  
**TAMIL NADU 620102.**

**JAYANTHKUMAR MURUGESAN**  
**NO 2/192 MANGAL NAGAR KULUMANI ROAD, MAIN ROAD, SRIRANGAM,**  
**TAMIL NADU 620102.**

**RAMYA J**  
**SENGULAM VILLAGE BEEMA NAGAR KRISHNAN KOVIL STREET TRICHY**  
**CITY CORPORATION TRICHY DISTRICT KOVIL TIRUCHIRAPALLI 620008.**

**JAYANTHKUMAR MURUGESAN**  
**SENGULAM VILLAGE BEEMA NAGAR KRISHNAN KOVIL STREET TRICHY**  
**CITY CORPORATION TRICHY DISTRICT KOVIL TIRUCHIRAPALLI 620008.**

Subject: SALE NOTICE OF IMMOVABLE SECURED ASSETS Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002.

Ref :Loan Account No. - **HL04TRC000007631** .

Dear Sir/ Madam,

The authorized officer of Cholamandalam Investment and Finance Company Limited. (“Secured Creditor”) hereby informs you that despite service of the demand notice dated **26-12-2022 under** section 13(2) of the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 (“SARFAESI Act”), you the above named borrowers, co- borrowers/ guarantors have miserably failed to make the payment of the of the demanded amount within 60 days of the said notice, as such, the **possession** of the secured asset mentioned in schedule – A, had been taken by the authorized officer of the secured creditor.

The notice is hereby given to you that the secured creditor, shall now proceed to sell the secured asset by adopting any one of the methods mentioned in rule 8(5) of above rules. As such, you all are advised, in your own interest, to obtain sponsors/ valid offers in the prescribed manner for consideration, for the said property or pay the entire outstanding dues with charges levied therein of the secured creditor.

We hereby give you notice that the aforesaid secured asset shall be sold by the undersigned if you fail to pay within 15 days from the date of publication of this notice, the entire outstanding loan amount together with further interest, penal interest, costs and charges thereon till the date of payment, as per the agreed terms and conditions mentioned in the Loan Agreement and other documents pertaining to the Loan availed by you. After expiry of 15 days, no further notice whatsoever will be given to you and the Secured Asset will be sold accordingly.

THE AUTHORISED OFFICER OF THE SECURED CREDITOR HEREBY SERVES ON YOU THIS NOTICE OF SALE OF THE SCHEDULED PROPERTY WHICH WILL BE SOLD AFTER 15 DAYS BY WAY OF ONLINE PUBLIC AUCTION/ E-AUCTION ON **17-04-2024 FROM 02.00 P.M. TO 04.00 P.M** STRICTLY ON “AS IS WHERE IS”, “AS IS WHAT IS”, “WHATEVER THERE IS” AND “WITHOUT ANY RECOURSE” BASIS” FOR RECOVERY OF THE SECURED DEBT OF **Rs.2576185/-(Rupees Twenty Five Lakh Seventy Six Thousand One Hundred Eighty Five Only)** as on **14-03-2024** ALONG WITH FURTHER INTEREST AND OTHER EXPENSES THEREON TILL DATE OF REALIZATION.

The Reserve Price for the Property is **Rs.17,82,000/-(Rupees Seventeen Lakhs and Eighty Two Thousand Only)**. We hereby inform you that you have absolute right for the redemption of property till the Sale confirmation is issued in favor of the Bidder. You may note that in case the sale proceeds of such sale of the Secured Asset are not sufficient to cover the entire outstanding dues of the secured creditor, then you are all jointly and severally liable to pay the amount of such shortfall to the Secured Creditor.

IN VIEW OF THE AFORESAID, THE AUTHORISED OFFICER OF THE SECURED CREDITOR IS ISSUING THIS NOTICE OF SALE IN COMPLIANCE OF RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

A COPY OF APPENDIX IV-A TO BE PUBLISHED IN TWO LEADING NEWSPAPERS IS ATTACHED HEREWITH FOR YOUR INFORMATION.

SCHEDULE-A

[Description of the Secured Asset]

In Tiruchirapalli District and Registration District, Joint No.1 Sub Registration District, Sengulam Village, Beemanagar, Krishnan Kovil Street, Pakkali Street, Old Ward – 1, Old Block No.57, Old T.S.No.717 for which New ward – J, New Block No.13, New T.S.No.24/1 measuring 520 Sq.Ft., of plot with residential building bounded as follows:

South of : 3 ft., width common lane

East of : Plot belongs to Mrs,Lakshmi Ammal and 4 ft., wide Pathway

West of : Plot belongs to Rethina Muthiriyar

North of : Muppadadhi Asari's Plot and tiled house

Admeasuring East to West on both sides 20' and South to North on both sides 26' thus totally 520 Sq.ft., equivalent to 48.31 sq.mtr., of land and building with meter, meter deposit along with all usual pathway rights and easement rights including thereon.

The door Number of the property is 13/B, Tax Assessment No. 48000707, Water Tap Connection No. 30695, EB SC No. 212 – 050 – 137 within Tiruchirapalli City Corporation limits at Pangali Street, Krishnan Kovil Street, Beemanagar, Sengulam Village.

The property at present is situated in new ward – X, New Block No.13, New T.S.No. 24/1.

Cholamandalam Investment and Finance Company Limited

Authorised Officer  
Encl: Appendix IV-A

APPENDIX IV-A

[See proviso to Rule 8(6)]

E-Auction Sale Notice for sale of Immovable Properties

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E-Auction sale notice of **15 days** for sale of immovable assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the **possession** of which has been taken by the Authorised Officer of Cholamandalam Investment and Finance Company Limited [CIN:L65993TN1978PLC007576], the Secured Creditor, will be sold on “as is where is”, “as is what is”, “whatever there is” and “without any recourse” basis on **17-04-2024 from 02.00 P.M. to 04.00 P.M.** (with automated extensions of 5 minutes each in terms of the Tender Document), for recovery of **Rs.2576185/- (Rupees Twenty Five Lakh Seventy Six Thousand One Hundred Eighty Five Only)** as on **14-03-2024 against** Loan Account No. HL04TRC000007631 , by way of outstanding principal, arrears (including accrued late charges) and interest till the along with applicable future interest in terms of the loan agreement, due to the Secured Creditor from **RAMYA J, JAYANTHKUMAR MURUGESAN.**

.The Reserve Price for the auction of the Property is **Rs.17,82,000/- (Rupees Seventeen Lakhs and Eighty Two Thousand Only)** and the Earnest Money Deposit is **Rs.1,78,200/- ( Rupees One Lakhs and Seventy Eight Thousand and Two Hundred Only)** i.e. 10% of the Reserve Price, which shall be deposited through Demand Draft drawn in favour of Cholamandalam Investment and Finance Company Limited”, before submitting the tender online. The successful bidder shall deposit 25% of the Sale Price (less 10% EMD amount paid with the Tender Document to participate in the E-auction) immediately i.e. either on the same day or not later than the next working day. The balance 75% of the Sale Price is required to be deposited within 15 days from the date of confirmation of sale of the immovable property.

SCHEDULE A

[DESCRIPTION OF THE PROPERTY]

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In Tiruchirapalli District and Registration District, Joint No.1 Sub Registration District, Sengulam Village, Beemanagar, Krishnan Kovil Street, Pakkali Street, Old Ward – 1, Old Block No.57, Old T.S.No.717 for which New ward – J, New Block No.13, New T.S.No.24/1 measuring 520 Sq.Ft., of plot with residential building bounded as follows:

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The property at present is situated in new ward – X, New Block No.13, New T.S.No. 24/1.

**\*\* Last date of submission of Bid/ EMD/ Request letter for participation is 16-04-2024 before 5 PM**

**\*\* Bid Increment Amount is allowed in Multiples of Rs 10,000/-**

**\*\* Date of Inspection of Property – 15-04-2024**

**For detailed terms and conditions of the sale, please refer to the link provided on the website of the Secured Creditor i.e. <https://www.cholamandalam.com> and <https://bankauctions.in...>**

The intending bidders can also contact contact **Mr.ANIL BHATIYA Contact Number 9786896192 and e-mail : [anilbhatia@chola.murugappa.com](mailto:anilbhatia@chola.murugappa.com) & Mr. Mohd Abdul Qawi on 7305990872.**

Date : 29-03-2024

Place : TRICHY

AUTHORISED OFFICER

Cholamandalam Investment and Finance Company Limited