

PUBLIC NOTICE FOR AUCTION CUM SALE

(In terms of the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002)

WHEREAS, the under mentioned borrower/s had borrowed amount from M/s. SHINHAN BANK, against the mortgage of the immovable property detailed along with and they owe the amount stated therein and costs thereon.

WHEREAS, the Authorised officer of SHINHAN BANK under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 3 of the security interest (Enforcement) Rules, 2002 issued a Demand Notice dated 20th January 2022 calling upon the below said Borrower/s and Guarantor/s to repay the amount mentioned in the said notice being Rs. 14,85,51,213.13/- (Rupees Fourteen Crores Eighty Five Lakhs Fifty One Thousand Two Hundred and Thirteen and Thirteen paise Only) along with interest thereon and charges etc. incurred to be incurred till the date of payment of entire amount within 60 days from the date of said notice.

WHEREAS, as the Borrower/s having failed to pay the amount due to the M/s. SHINHAN BANK as called for in the Demand Notice issued under the SARFAESI Act, The Authorized Officer of M/s. SHINHAN BANK had taken Physical possession of the said mortgaged property, owned by the Guarantor M/s Maasafi Foods Limited and Mr. Balraj Mohan more fully described herein below.

WHEREAS, pursuant to the above, the Secured Creditor, M/s. SHINHAN BANK has decided to sell by tender - cum - public auction, the mortgaged property more fully described herein below, under Securitization 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.

Name of the Borrower, Co-Borrower & Guarantors:

1. **M/s. Varadharaja Foods Private Limited (Borrower)** having its address at Plot No.74, Ground Floor, Akshaya Apartments, 4th Street, New Fairlands, Salem - 636 016.
2. **Late Mr.N. Ettinathan Kumar (Guarantor)** represented by his, representatives, successors, legal heirs, assigns residing at Plot No.74, Ground Floor, Akshaya Apartments, 4th Street, New Fairlands, Salem - 636 016. Represented by his legal heirs as detailed hereunder: a) **Mrs.Sathya Ganesan**, W/o.Late. Mr.N.Ettinathan Kumar. b) **(Minor) S.K.Kanishk** Represented by his natural guardian / mother **Mrs.Sathya Ganesan**, S/o.Late Mr.N.Ettinathan Kumar. c) **(Minor) S.K.Senba** Represented by her natural Guardian / Mother **Mrs.Sathya Ganesan**, D/o.Late Mr.N.Ettinathan Kumar.
3. **Mr.Gnanasekaran Ettinathan (Guarantor)** residing at H 41, Kamarajar Street, Pallavan Nagar, Kancheepuram - 631 501. Also at: No.SH-4, TNHB, Pallavan Nagar, Kancheepuram - 631 501. Also at: No.26, Tiruppur Kumaran Street, Ayyappa Nagar, Kancheepuram - 631 501.
4. **Mrs.Sathya Ganesan (Guarantor)** W/o.Late Mr.N. Ettinathan Kumar, residing at Plot No.74, Ground Floor, Akshaya Apartments, 4th Street, New Fairlands, Salem - 636 016.
5. **Mr.Palanivel Ramasamy @ T.Palanivel (Guarantor)** residing at, 135/3, Ramanandharabhavan, RT Nagar, Reddypet, Alagapuram, Salem - 636 004.
6. **Mr. Anand Manikaran (Guarantor)** residing at 340 A, Anandagundampalayam, Namakkal - 636 203.
7. **Mr. Balraj Mohan (Guarantor)** residing at No.6, Nithyanandha Nagar, TDS Complex, Valudareddi, Villupuram-605 401.
8. **M/s Green Fruit Ripening Chambers (Guarantor)** Representing by its Partner Late Mr.N.EttinathanKumar residing at Plot No.74, Ground Floor, Akshaya Apartments, 4th Street, New Fairlands, Salem - 636 016. Represented by his legal heirs as detailed hereunder:

a) **Mrs.Sathya Ganesan**, W/o.Late Mr.N.Ettinathan Kumar. b) **(Minor) S.K.Kanishk** Represented by his natural Guardian / Mother **Mrs.Sathya Ganesan**, S/o.Late Mr.N.Ettinathan Kumar. c) **(Minor) S.K.Senba** Represented by her natural Guardian / Mother **Mrs.Sathya Ganesan**, D/o.Late Mr.N.Ettinathan Kumar.

9. **M/s Harvest Ripening Chambers (Guarantor)** Representing by its Partner Late Mr.N.Ettinathan Kumar residing at Plot No.74, Ground Floor, Akshaya Apartments, 4th Street, New Fairlands, Salem - 636 016. Represented by his legal heirs as detailed hereunder: a) **Mrs.Sathya Ganesan**, W/o.Late Mr.N.Ettinathan Kumar. b) **(Minor) S.K.Kanishk** Represented by his natural Guardian / Mother **Mrs.Sathya Ganesan**, S/o.Late Mr.N.Ettinathan Kumar. c) **(Minor) S.K.Senba** Represented by her natural Guardian / Mother **Mrs.Sathya Ganesan**, D/o.Late Mr.N.Ettinathan Kumar.

10. **M/s Delight Storages (Guarantor)** Representing by its partner Late Mr.N.EttinathanKumar residing at Plot No.74, Ground Floor, Akshaya Apartments, 4th Street, New Fairlands, Salem - 636 016. Represented by his legal heirs as detailed hereunder: a) **Mrs.Sathya Ganesan**, W/o.Late Mr.N.Ettinathan Kumar. b) **(Minor) S.K.Kanishk** Represented by his natural Guardian / Mother **Mrs.Sathya Ganesan**, S/o.Late Mr.N.Ettinathan Kumar. c) **(Minor) S.K.Senba** Represented by her natural Guardian / Mother **Mrs.Sathya Ganesan**, D/o.Late Mr.N.Ettinathan Kumar.

11. **M/s Maasafi Foods Limited (Guarantor)** Representing by its Director Late Mr.N.EttinathanKumar residing at No.149, E Block, Tamilnadu Housing Board Near Bus Stand, Alagapuram, Salem-636 007 Also at: Plot No.74, Ground Floor, Akshaya Apartments, 4th Street, New Fairlands, Salem - 636 016. Represented by his legal heirs as detailed hereunder: a) **Mrs.Sathya Ganesan** W/o.Late Mr.N.Ettinathan Kumar. b) **(Minor) S.K.Kanishk** Represented by his natural Guardian / Mother **Mrs.Sathya Ganesan**, S/o.Late Mr.N.Ettinathan Kumar. c) **(Minor) S.K.Senba** Represented by her natural Guardian / Mother **Mrs.Sathya Ganesan**, D/o.Late Mr.N.Ettinathan Kumar.

Outstanding Amount as on date 15.05.2024: Rs. 18,71,22,811.25/- (Rupees Eighteen Crores Seventy One Lakhs Twenty Two Thousand Eight Hundred Eleven and Twenty Five paise only) together with further interest thereon and incidental expenses costs, charges etc.

Reserve Price | Rs.7,44,00,000/- (Rupees Seven Crores Forty Four Lakhs Only)

EMD Amount | Rs.74,40,000/- (Rupees Seventy Four Lakhs and Forty Thousand Only)

Date of Auction | 05-06-2024

Inspection of Property : Please Contact Bank Branch Authorised Officer on all working hours / day till 03.06.2024.

The intending Purchasers/Bidders are required to deposit the EMD amount either through NEFT /RTGS in the name of beneficiary, SHINHAN BANK - 701-000-024408. IFSC CODE: - SHBK0000005, Poonamallee Branch

Description of the Immovable Property : All the piece and parcel of land Comprised in Survey No's. 273/4, 272, 270/4, 270/5, 270/5B, 273/5, 273/5A situated at Vellore Registration District, Natrampali Sub Road, K. Bandharapalli Village, standing in the name of Maasafi Foods Pvt Ltd bearing Document No 1318/2006, 1319/2006 and Mr. Balraj bearing Docs.No.333/2016 as more fully described as under, **Item No-1:** All that piece and parcel of land measuring an extent of 400 sq. ft comprised in Survey No. 273/4, situated at K. Bandharapalli Village, Tirupattur Taluk and Vellore District, being bound on the North by: Road between tollgate and K. Bandharapalli, South by: Remaining land belongs to Mr. N E Kumar, East by: Land belongs to Mr. Kannan, West by: Remaining land belongs to Mr. N E Kumar. Admeasuring: East to west on the Northern side: 10 Feet, East to west on the Southern side: 10 Feet, North to south on the Eastern side: 40 Feet, North to south on the Western side: 40 Feet. **Item No-2:** All that piece and parcel of land measuring an extent of 400 sq. ft. comprised in Survey No. 273/5A, situated at K. Bandharapalli village, Tirupattur taluk and Vellore district, being bound on the North by: Land in Survey No 270/5A, South by: Remaining land belongs to Mr. N E Kumar, East by: Land in Survey No 273/5B, West by: Land in Survey No 273/4. Admeasuring: East to west on the Northern side: 10 Feet, East to west on the Southern side: 10 Feet, North to south on the Eastern side: 40 Feet, North to south on the Western side: 40 Feet. **Item No-3:** All that piece and parcel of land measuring an extent of 400 sq. ft. comprised in Survey No. 273/4, situated at K. Bandharapalli Village, Tirupattur taluk and Vellore district, being bound on the North by: Land in Survey No.270/3, South by: Land in Survey No.270/4, East by: Land in Survey No.270/5B, West by: Land in Survey No.270/4. Admeasuring: East to west on the Northern side: 10 Feet, East to west on the Southern side: 10 Feet, North to south on the Eastern side: 40 Feet, North to south on the Western side: 40 Feet. **Item No-4:** All that piece and parcel of land measuring an extent of 400 sq. ft. comprised in Survey No. 272, situated at K. Bandharapalli village, Tirupattur taluk and Vellore district, being bound on the North by: Remaining land belongs to Mr.N E Kumar, South by: Remaining land belongs to Mr. N E Kumar, East by: Land in Survey No 271, West by: Remaining land belongs to Mr. N E Kumar. Admeasuring: East to west on the Northern side: 10 Feet, East to west on the Southern side: 10 Feet, North to south on the Eastern side: 40 Feet, North to south on the Western side: 40 Feet. In all total extent of Land measuring 1,600 Sq.ft together with right to use the passage in Survey No. 270/5B situated within the Registration District of Vellore and Sub Registration District of Natarampalli. **Item No-5:** All that piece and parcel of land comprised in Survey Nos. 270/4, 272, 270/4, 270/5, 273/5, Patta No.1534 as per patta New Survey No. 270/4, 270/5B, 272, 273/4 and 273/5A in all total Land measuring 14 acres and 17 cents less 1600 Sq.ft situated at K. Bandharapalli Village, Tirupattur Taluk, Vellore District and land bounded on the North by: Property belongs to Mr. Navaneetham, South by: Survey No.272, East by: Property belongs to Mr. Navaneetham, West by: Survey No.273/1, Situated within the Registration District of Vellore and Sub Registration District of Natarampalli.

Details of Auction Sale

Place for Submission of Bids and Place of Auction : Shinhan Bank, (Poonamallee Branch) No. 84/1C2B1, Madavilakam Village, Bangalore Highway Road, Nazarethpettai, Poonamallee Taluk, Thiruvallur District, Tamil Nadu - 600 123. Tel:-91-044-67144400 Fax:-91-044-67144444, Email id: operations.ve@shinhan.com

Terms and Conditions of Auction:

1. The Schedule property is sold under "As is Where is Basis and As is What is Basis and Whatever there is Basis" condition and with further terms and conditions as may be stipulated by the Authorised Officer at the time of auction.
2. The Tender forms for submitting the bids and participating in the auction will be issued during the office hours on all working days from 20-05-2024 till 04-06-2024 up to 5.00 PM on a written request made. The tenders submitted in the forms made available by the Bank and duly filled in all respects alone will be considered.
3. Persons who are interested in participating in the auction shall submit their tenders along with above said Earnest Money Deposit (EMD) on or before 04-06-2024 up to 5.00 PM and they alone will be allowed to participate in the open auction. The tenders shall be opened at 11.00 AM on 05-06-2024 and after opening the tenders, the granting of an opportunity to the bidders to bid auction amount over and above the highest amount quoted in the tenders among the tenders shall be solely within the decision of the Authorised officer.
4. The sale is subject to confirmation by M/s. Shinhan Bank.
5. For detailed **TERMS AND CONDITIONS** of the sale, Please refer to the link provided in SHINHAN BANK INDIA Secured Creditor's website i.e. (https://shinhanbankindia.com/assets/notice_announcements/Terms-and-conditions-of-Public-Auction.pdf)
6. For any further information on the auction, including inspection of the properties, the intended tenders may contact Mr. Mahesh on Phone #9176602095 or Mr. Yuvaraj on Phone #9884827595.

Date: 17.05.2024 **Sd/-**
Place: Poonamallee, Chennai **AUTHORISED OFFICER**
SHINHAN BANK

EMANELMENT OF RETIRED OFFICERS OF CENTRAL BANK OF INDIA FOR ENGAGEMENT AS AN ADVISOR IN REGIONAL OFFICES, ZONAL OFFICES AND VARIOUS DEPARTMENT IN CENTRAL OFFICE IN SCALE I, II, III & IV AT CENTRAL BANK OF INDIA ON CONTRACTUAL BASIS

Central Bank of India, intends to invite applications for the empanelment of Retired Officers of Central Bank of India for engagement as an advisor in Regional Offices, Zonal Offices and various department in Central Office in Scale I, II, III & IV at Central Bank of India on Contractual Basis for FY 2024-25.

For further details candidates are requested to visit Bank's website <https://www.centralbankindia.co.in>.

Place : MUMBAI
DATE: 17-05-2024 **GENERAL MANAGER (HCM)**

DEBTS RECOVERY TRIBUNAL-II, CHENNAI
6th Floor, Additional Office Building, Shastrri Bhawan, Haddows Road, Nungambakkam, Chennai - 600 006.
DRC No.206/2023 in TA No.795/2022

In the matter of
State Bank of India,
Stressed Asset Management Branch,
Indian Red Cross Society Building,
No.32, Monteth Road, Egmore,
Chennai - 600 008.

.....Certificate Holder
Arjun Pulp and Paper India Pvt. Ltd. and 4 others

.....Certificate Debtor
To, (1) Arjun Pulp and Paper India Pvt. Ltd., RVI Towers, 2nd Floor, 149, Velachery - Tambaram High Road, Pallikaranai, Chennai - 600 100. **(2) P. Chandrasekar,** RVI Towers, 2nd Floor, 149, Velachery - Tambaram High Road, Pallikaranai, Chennai - 600 100. **(3) Arjun Chemicals (P) Limited,** RVI Towers, 2nd Floor, 149, Velachery - Tambaram High Road, Pallikaranai, Chennai - 600 100. **(4) C P Engineering India (P) Limited,** RVI Towers, 2nd Floor, 149, Velachery - Tambaram High Road, Pallikaranai, Chennai - 600 100. **(5) Arjun Technologies India Limited,** RVI Towers, 2nd Floor, 149, Velachery - Tambaram High Road, Pallikaranai, Chennai - 600 100.

DEMAND NOTICE
(Under rule 2 of Second Schedule to the Income-Tax Act, 1961 and Section 29 of the Recovery of Debts and Bankruptcy Act, 1993)

1. In terms of the Recovery Certificate date 28.12.2023 (copy enclosed together with schedule(s)) issued in TA No.795/2022 by the Hon'ble Presiding Officer, Debts Recovery Tribunal-II, Chennai an amount of Rs.25,61,48,360.24 together with interest @ 11.50%, Rs.174,99,926.70 together with interest @ 12.50% on Rs.4,09,93,269.43 together with interest @ 11.50% and Rs.18,44,24,450.63 together with interest @ 11.50%, totalling an amount of **Rs.49,94,66,007/- (Rupees Forty nine crores ninety four lakhs sixty six thousand and seven only)** with monthly compound from the date of filing of the TA i.e., 21.08.2020 till the date of realization, is due against you, jointly and severally. If the sale proceeds are not found sufficient to cover the amount due and payable to the Certificate Holder Bank, the Certificate Debtor 2 is personally liable for all such amounts due.
2. You are hereby called upon to deposit the above sum within **15 days** of the receipt of the notice, failing which the recovery shall be made as per rule.
3. You are further put on notice that in terms of Rule 16 of the Second Schedule to the Income Tax Act, 1961 read with Section 29 of the Recovery of Debts and Bankruptcy Act, 1993, you/your representatives in interest shall not be competent to mortgage, charge, lease or otherwise deal with any property belonging to you, except with the permission of the Recovery Officer.
4. You are also directed to appear before this Forum on **24.05.2024 at 11.30 a.m.** and report compliance of payment.

Given under my hand and seal of this Tribunal on this the 17th day of February, 2024.
(S. SOFIN ROSE)
Recovery Officer.

PROFECTUS CAPITAL PRIVATE LIMITED
Registered and Corporate Office address: B/17, 4th Floor, Art Guild House, Behind Phoenix Marketcity Mall, Lal Bahadur Shastri Marg, Kuria (West), Mumbai, 400070.
Branch Office: 3rd Floor, Shakti Towers, Phase -II, No. 766, Anna Salai, Chennai - 600002.

PHYSICAL POSSESSION NOTICE
APPENDIX-I (rules 8(1)) (FOR IMMOVABLE PROPERTY)

Whereas, The undersigned being the Authorised Officer of the Profectus Capital Private Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(2) read with rules 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 10.08.2022 calling upon the below mentioned Borrower / Co-Borrower / Guarantors / Mortgagees to repay the amount mentioned in the Notice being Rs. 2,33,44,855/- (Rupees Two Crore Thirty Three Lakhs Forty Four Thousand Eight Hundred and Fifty Five Only) within 60 days from the date of receipt of the said notice:-

Loan Account Number	PLPBCHE0001816, PLPTCHE0002057 and PLPBCHE0004224
Demand Notice date	10.08.2022
Amount Outstanding as on 08.08.2022	Rs. 2,33,44,855/- (Rupees Two Crore Thirty Three Lakhs Forty Four Thousand Eight Hundred and Fifty Five Only)

Details of Borrowers/ Co-Borrowers/ Mortgagees ("Borrowers")

Sr. No.	Name of Borrower/Co-Borrower / Mortgagee/Guarantor	Address/s
1	Dr. A Jawahar Kennedy	No 71, Montorios Street, Orleampet, Pondicherry - 605001. Also At- 04, Pedro Kanagarayar Mudal St, Canteen Street North End, Main Telephone Exchange, Pudukkottai-605001
2	Mrs. Suganthy Onorine Marceline W/O Jawahar Kennedy	Also At- No.1, Bharat Nagar, Kondur, Cuddalore, TN-607002.

Other address are as mentioned in the said Demand Notice dated 10.08.2022

The aforesaid Borrowers having failed to repay the aforesaid amounts, notice is hereby given to the Borrowers/Co-borrowers/Guarantors/Mortgagees and the public in general that the undersigned has taken **Physical Possession** of the Immovable properties described in the Schedule herein ("Immovable Property") below in exercise of the powers conferred on him under section 13(4) of the said act read with rule 8 of the said rules and in compliance of the Chief Judicial Magistrate - Cuddalore order dated- 04.01.2024 in Criminal Petition No. 2449/2023 under Section 14 of the said act on this 16th day of May of the year 2024.

The Borrowers/Co-borrowers/Guarantors/Mortgagees in particular and the public in general is hereby cautioned not to deal with the aforesaid Immovable Property and any dealings with the Immovable Property will be subject to the charge of the Profectus Capital Private Limited, for an aggregate amount of Rs.2,33,44,855/- (Rupees Two Crore Thirty Three Lakhs Forty Four Thousand Eight Hundred and Fifty Five Only) outstanding as on 08.08.2022 and further interest payable thereon till its realization.

The Borrowers/Co-borrowers/Guarantors/Mortgagees attention is invited to the provisions of Section 13(8) of the Said Act, in respect of the time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
All that piece and parcel of land measuring 3750 Sq. ft., with building, comprised in R.S.No.49/3, 49/2, 51/1 in St. Joseph's Nagar House situate at Kondur Village, within Cuddalore Panchayat limit, Cuddalore District, Cuddalore Regn District and lying within Cuddalore Joint-I Sub Registrar office and in addition to aforesaid property, a share of 2173 1/3 sq. ft., equal to three share in the undivided common vacant site of 67372 1/3 sq. ft., of the N.R.D. Associations 93 shares...in all totally measuring 5923 1/3 sq. ft. (3750 sq. ft. & 2173 1/3 sq. ft.).

Date : 17th day of May, 2024 **Authorised Officer**
Place : Chennai **For Profectus Capital Private Limited**

JANA SMALL FINANCE BANK
(A scheduled commercial bank)
Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

Branch Office: No.74, Lucky Lane Plaza, Salai Road, Thillai Nagar, Trichy-620018.
E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 13.05.2024	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	3411944000388	1) Mr. New Version Mobile and Malliga, Rep. by its Prop. Mr. Mohankumar, 2) Mr. Mohankumar, S/o. Govindaraj, Proprietor, 3) Mrs. Poomani	25-05-2022	20-06-2023	Rs.19,12,051.05 (Rupees Nineteen Lakh Twelve Thousand Fifty One and Five Paise Only)	03.06.2024 09.30 AM to 05.00 PM	Item-1: Rs.15,68,100/- (Rupees Fifteen Lakh Sixty Eight Thousand One Hundred Only) Item-2: Rs.2,70,000/- (Rupees Two Lakh Seventy Thousand Only) Item-3: Rs.2,94,300/- (Rupees Two Lakh Ninety Four Thousand Three Hundred Only)	Item-1: Rs.1,56,810/- (Rupees One Lakh Fifty Six Thousand Eight Hundred Ten Only) Item-2: Rs.27,000/- (Rupees Twenty Seven Thousand Only) Item-3: Rs.29,430/- (Rupees Twenty Nine Lakh Four Hundred Thirty Only)	20.06.2024 @ 11.00 AM to 02.00 PM	19.06.2024 before 05.00 PM Jana Small Finance Bank Limited, No.74, Lucky Lane Plaza, Salai Road, Thillai Nagar, Trichy-620018

Schedule Property: All that piece and parcel of the immovable property **Item No.1:** Pudukkottai District & Registration District, Illupur Taluk, Annavasal Sub Registration Office, Veerapatti Village, Old Survey No.296/6 in New Survey No.296/6B -In Hec 0.1150 Ares Western portion 12 cents of land with the following, **Four Boundaries:** North of: Road, South of: Perumal and his brother well, East of: Cart track, West of: The remaining portion of property in Survey No.296/6B. Within these four boundaries 12 cents of land and the building constructed thereon with EB service connection, its deposit with all pathway and easement rights. **Item No.2:** Pudukkottai District & Registration District, Illupur Taluk, Illupur sub Registration office, Illupur village. 1) Survey No.203/202 - 44 1/2 cents 2) 203/202 - 42 cents totaling 86 1/2 cents of land was divided into Housing Plots as Sri Nagar, Plot No.17 - 2 1/2 cents of land with the following, **Four Boundaries:** North: Plot No.10, South: 23 ft wide East West common Pathway, West: Plot No.18, East: Plot No.16. Within these four boundaries East West 9.14 mts on both sides, North South 12.19 mts on both sides, totaling 111 1/2 sq.mts of property with all pathway and easement rights. **Item No.3:** Pudukkottai District & Registration District, Kulathur Sub Registration Office, Latchumanan Patti Vattal Village, Natham New Survey No.164/5 - 5 cents of property with the following, **Four Boundaries:** East of: Perumal Property, West of: Simiyon Raj Property, North of: Gopal Panduraj Property, South of: Pathway. Within these four boundaries 5 cents or 2180 sq ft of property and the building constructed thereon with EB service connection, its deposit with all pathway and easement rights. EB Service No.227.

The properties are being held on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and the E-Auction will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal <https://bankauctions.in> & www.foreclosureindia.com. For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. M Dinesh - Contact Number: 8142000735. Email id: info@bankauctions.in/dinesh@bankauctions.in.

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank officers Mr. Durai Murugan (Mob. No.9841638849), email: durai.murugan@janabank.com, Mr. Ranjan Naik (Mob. No.959085249), email: ranjan.naik@janabank.com. To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantors/ Mortgagees about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagee are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 17.05.2024, **Place:** Pudukkottai **Sd/-** Authorized Officer, Jana Small Finance Bank Limited

GRIHUM HOUSING FINANCE LIMITED
(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)
Registered Office: 602, 6th Floor, Zero One IT Park, Sr. No. 79/1, Ghorpadi, Mundhwa Road, Pune - 411036

DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002
You the below mentioned Borrowers/ Co-borrowers/ Guarantors have availed Home loans/Loans against Property facility (ies) by mortgaging your Immovable properties/tenements from GrihUm Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to GrihUm Housing Finance Limited with effect from 17 Nov 2023) (Previously known as Magna Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Unlited Company) herein after referred as Secured Creditor. You defaulted in repayment and therefore, your loans/was classified as Non-Performing Assets. A Demand Notice under Section 13(2) of Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 for the recovery of the outstanding dues sent on last known addresses however the same have returned un-served. Hence the contents of which are being published herewith as per Section 13(2) of the Act read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 as and by way of Alternate Service upon you.

Details of the Borrowers, Co-borrowers, Guarantors, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed there under are given as under

Sr. No.	Name of the Borrower, Co-Borrower, Guarantor and Loan Amount	DETAILS OF THE SECURED ASSET	Demand Notice Date Amount Due in Rs.
1.	MURUGAN, PAPPA Loan Amount: Rs. 12,00,000/- which includes Rs.800000/- vide Loan Account bearing HL/0523/H/19/100013and Rs. 400000/- vide a loan account bearing no HL/0523/H/19/100068	All That Piece & Parcel Of Old Natham S.No.20/24a2a1, New Natham S.No. 1407/5, 1407/10, D.No.21/1, Ward No.4 Road Street - Annasalai, Nanguneri Village Adm. 1060.31 Sq.Ft. Near Nanguneri Post Office Pin Code- 627108 Bounded By- East- Mr.S.Sudalaimkannu Vacant Land, West- Mrs.Rajakumari House, North- Vanamamalai Thevar Vandipatti Common Wall, South- S.No.1407/6 East West Common Pathway.	08/05/2024 Loan No:HL/0523H/19/100013 Rs.831971/- (Rupees Eight Lakh Thirty One Thousand Nine Hundred Seventy One Only) together with further interest @ 15.5%p.a till repayment. Loan No:HL/0523H/19/100068 Rs.425750/- (Rupees Four Lakh Twenty Five Thousand Seven Hundred Fifty Only) together with further interest @ 17.05%p.a till repayment.
2.	BALAJI A. SARANYA SAM-PATH PRAKASH Loan Amount: Rs.850000/- Loan No:HM/0111/H/17/100212	All That Piece & Parcel Of S.No.395/1,395/1/Bajaini Koil Street,Sithen Village,Vellore Taluk & District Adm. 1308.Sq.Ft. Near By Bajaini Koil Pin Code- 632002 Bounded By- East- Bajaini Koil Street, West- Ramasamy Property, North- A Saravanan Property, South- Ramar Koil Property.	08/05/2024 Rs.808645/- (Rupees Eight Lakh Eight Thousand Six Hundred Forty Five Only) together with further interest @ 17.05%p.a till repayment.
3.	B VIJAYAKANTH, SHIKALA BABU, BABU MURUGAN Loan Amount: Rs		