

**SHUBHAM HOUSING DEVELOPMENT FINANCE CO. LTD.**  
 Corporate Office : 425, Udaya Vihar Phase IV, Gurgaon-120115 (Haryana)  
 Ph. : 0124-4212530/31/32, E-Mail : customercare@shubham.co Website : www.shubham.co

**DEMAND NOTICE**  
 Notice U/S 13(2) of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter called 'ACT')

It is to bring to your notice that your loan account has been declared as NPA by secured creditor Shubham Housing Development Finance Company Limited having its registered office at 608 - 609, 6th Floor, Block - C Ansal Imperial Tower, Community Center, Naraina Vihar, New Delhi - 110028 (hereinafter called 'SHDFCL') and you are liable to pay total outstanding against your loan to SHDFCL. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc. Therefore, we hereby call upon you to discharge in full your liabilities to SHDFCL within 60 days from the date of this notice failing which SHDFCL will be empowered to exercise the power under Section 13(4) of the ACT. The details of borrowers and secured assets are as under:

| S. No. | Loan No. / Borrower(s) Name   | Applicant Address  | Demand Notice Date & Amount | Secured Asset   |
|--------|---|--|-----------------------------|---|
| 1      | Loan No. DCN12402000005079923, Ganesh S, Ramkumar R, Pandeeswari S, Baisulramanyan Subramanyan Selvaraj, Bharathiraja Raja Selvaraj | No.1/267, Thammanayakkanpatti Post T Sedapatti Vinudhanagar, Pin Code 626204 Ramco Cement Factory Vrudhu Nagar Tamil Nadu-626154 | 18-01-2025 & ₹ 20,02,067/-  | Door No.4/45 Old Grama Natham S, No.217/2 Part, New Grama Natham S, No.208/11, Melajur Village Thiruppur Taluk, Chengalpattu, Tamil Nadu-603108 |
| 2      | Loan No. 0TCY2406000005085285, Senthikumaran Thangaraj, Kalaiselvi S, Vannila S, Balamurugan Thangaraj                              | 1/841 Ravagendra Nagar, Ayyampatti Thiruvembur, Taluka, Cuddur, Tiruchirappalli, Tamil Nadu- 620007                              | 18-01-2025 & ₹ 16,23,842/-  | Door No. 6 /314A S F No.128/3AS Gundur Village Panchayat Thiruvembur Taluk, Tiruchirappalli, Tamil Nadu-620007                                  |

Place : Gurgaon  
 Date : 29-01-2025

Authorized Officer  
 Shubham Housing Development Finance Company Limited

**JANA SMALL FINANCE 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.259/4/129, Saradha College Road, Opp. to Anna Salai, Alagapuram, Swarnapuri, Salem-636016.

**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 PROVISO 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 mortgaged 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 27.01.2025  | 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       | 460386400000434 & 460396600000242 | 1) Ms. Dhanushya Silks, Proprietor Mrs. Gandhimathi, 2) Mrs. Gandhimathi Proprietor, W/o. Mr. V. Rajesh Kannan, S/o. Venkata Perumal | 16-06-2022          | 28-06-2023         | Rs.34,72,385.46 (Rupees Thirty Four Lakh Seventy Two Thousand Three Hundred Eighty Five and Forty Six Paise Only) | 15.02.2025<br>09.30 AM to 05.00 PM        | Rs.79,97,500/- (Rupees Seventy Nine Lakh Ninety Seven Thousand and Five Hundred Only) | Rs. 7,99,800/- (Rupees Seven Lakh Ninety Nine Thousand Eight Hundred Only) | 01.03.2025<br>Time: 03.00 PM | 28.02.2025 Till 5.00 PM<br>Jana Small Finance Bank Ltd., No.259/4/129, Saradha College Road, Opp. to Anna Salai, Alagapuram, Swarnapuri, Salem-636016. |

**Details of Secured Assets:** Salem West RD, Suramangalam Sub RD, Salem Taluk, Salem Town, Alagapuram Putur Ward C, Block 2, TS No.5/4 Acres 0.95 Aast Rs.5.99, as per present sub division TS No.5/4A related land situated within the following boundaries are: On the North of 20 feet East-West common road, On the South of Ammasikkundar property, On the East of Perumal Property, On the West of Velumuri property. Within the following measurements are: East-West on the both sides 21 feet, South-North on the Eastern side 78 ½ feet, Western side 77 ½ feet, measuring 1,640 ½ sq. feet of land with building Door No.280, Tax Assessment No.2081798, New No.2062298, Electric Connection No.04-425-016-637 with all the fittings and connections attached by the building and all the mamool pathway and easement rights annexed thereto. Property related as per present Rd Survey Ward K Block 23, TS No.17, Property situated at Nagappa Gounder Street.

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". All payments relating to purchase of above said property to be made in favour of Jana Small Finance Bank. The auction will be conducted through the Bank's approved service provider Mis. 4 Closure at the web portal: <https://bankauctions.in> & [www.foreclosureindia.com](http://www.foreclosureindia.com). For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact Mis. 4 Closure; Contact Mr. M Dinesh Contact Number: 8142000735. Email id: [info@bankauctions.in](mailto:info@bankauctions.in) / [dinesh@bankauctions.in](mailto: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. Sall P (Mob. No.984474054), Mr. Durali Muragan (Mob. No.984163849), Mr. Ranjan Naik (Mob. No.6322251553).

If the Borrower/ Guarantor/ Mortgagee is not present at the time of the auction, the property will be sold and the balance due if any will be recovered with interest and cost.

Date: 30.01.2025, Place: Salem  
 SD- Authorized Officer, Jana Small Finance Bank Limited

# Opinion, Insight Out



Opinion, Monday to Saturday

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