



# WORLD-CLASS INFRASTRUCTURE FOR TAMIL NADU

Railway budget for Tamil Nadu increased by 7.5 times in 10 years; 77 railway stations are being redeveloped under the Amrit Bharat Station Scheme, ensuring safer and faster travel

Over 4,200 km of National Highways constructed, leading to faster travel, increased trade, and better access to remote regions

**DEVELOPED TAMIL NADU FOR DEVELOPED INDIA MODI GOVERNMENT'S RESOLVE**



## STUDENT PANEL DISCUSSION AT ST JOSEPH'S INSTITUTE OF TECHNOLOGY

Department of Management Studies, in association with Business Standard, hosted an insightful Student Panel Discussion on March 26th, 2025, at St Joseph's Institute of Technology. The event provided a dynamic platform for students to engage with a versatile personality, Ms Meena Chhabria, Founder of SHERO Mindset, Media Executive, and AI Prompt Engineer. The discussion revolved around leadership, business strategies, technology, and personal development, offering students valuable real-world insights.

Ms Meena Chhabria engaged with students by answering a series of thought-provoking questions. She inspired students with her mantra: "Don't think ordinary, think extraordinary." She emphasised the need to stay ahead of time, stay relevant, and stay updated to be effective leaders. Her success formula—Prosper, Resilience, and Never Give Up—resonated with the audience, urging students to adopt a mindset of perseverance and continuous growth.



The session began with a welcome address by Dr Priya Sethuraman, Professor & Head of the Dept of Management Studies, Mr S Jayaram, Dy General Manager at Business Standard, delivered a special address, emphasising the importance of connecting students with industry leaders and fostering learning beyond the classroom. Dr Sundara BalaMurugan P and Dr Nalini Devi S were the faculty coordinators for the event.

## CA K SURESH - APPOINTED AS NATIONAL PRESIDENT OF ANMI FOR 2025-26

The Association of National Exchanges Members of India (ANMI) is pleased to announce the appointment of CA K Suresh as its National President for the year 2025-26 marking his second term after a successful tenure in 2017-18.

CA K Suresh returns with a proven track record and strong rapport with exchanges and regulators. His appointment signals continuity and renewed purpose for ANMI at a time when the broking industry is undergoing rapid transformation.

With a strong background in the broking industry and financial services, he brings a wealth of experience, inclusive leadership, and strategic vision to guide the association forward.

Speaking on the occasion, CA K Suresh said:

"I am honoured to take on the responsibility of serving as National President of ANMI for the second time. Together with our members, market participants, and exchanges, I look forward to advancing our shared mission and making a meaningful impact in the community."

With renewed focus on digital growth, member engagement, and collaborative progress, ANMI moves ahead with confidence under CA K Suresh's leadership.



Opinion, Insight Out

Opinion, Monday to Saturday

To book your copy, sms reachbs to 57575 or email order@bsmail.in



**ADITYA BIRLA CAPITAL**  
 Registered Office- Indian Rayon Compound, Veraval, Gujarat - 362266  
 Branch Office- G-Corp Tech Park, 8th floor, Kasar Wadavali, Ghodbunder Road, Thane, MH-400601

**DEMAND NOTICE** (under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)  
**SUBSTITUTED SERVICE OF NOTICE U/s. 13 (2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.**  
 Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from Aditya Birla Housing Finance Limited (ABHFL), their loan accounts have been classified as **Non-Performing Assets** in the books of the Company as per RBI guidelines thereto. Thereafter, ABHFL has issued demand notices under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire outstanding amount together with further interest at the contractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice is also being served by way of publication, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules):

Sl. No	Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No.	NPA Date	Date of Demand Notice	Amount due as per Demand Notice / as on Date
1	1. MEGALA S Revenue Record No: S/No. 48/4, New Subdivision S/No. 48/4a1a1a, Konagapady Panchayat, Tharamangalam Sro., Behind Atc Bus Depot, Door No. 5/161, Odankaddu, Salem, Konagapady, Tharamangalam, Omalur, Salem, Tamil Nadu, 636502 2. ASHOKKUMAR THANAKKODI Revenue Record No: S/No. 48/4, New Subdivision S/No. 48/4a1a1a, Konagapady Panchayat, Tharamangalam Sro., Behind Atc Bus Depot, Door No. 5/161, Odankaddu, Salem, Konagapady, Tharamangalam, Omalur, Salem, Tamil Nadu, 636502 3. AMIRTHAM THANAKKODI 407, Unit Revenue Record No: S/No. 48/4, New Subdivision S/No. 48/4a1a1a, Konagapady Panchayat, Tharamangalam Sro., Behind Atc Bus Depot, Door No. 5/161, Odankaddu, Salem, Konagapady, Tharamangalam, Omalur, Salem, Tamil Nadu, 636502 4. DHANAKODI MUTHU Revenue Record No: S/No. 48/4, New Subdivision S/No. 48/4a1a1a, Konagapady Panchayat, Tharamangalam Sro., Behind Atc Bus Depot, Door No. 5/161, Odankaddu, Salem, Konagapady, Tharamangalam, Omalur, Salem, Tamil Nadu, 636502 5. MEGALA S 5/161, Odankaddu T Konagapady, Salem, Salem, Salem, Salem, Tamil Nadu, 636502 6. ASHOKKUMAR THANAKKODI 5/161, Odankaddu T Konagapady, Salem, Salem, Salem, Salem, Tamil Nadu, 636502 7. AMIRTHAM THANAKKODI 1/2-171, Odankaddu T Konagapady, Tharamangalam, Salem, Salem, Salem, Tamil Nadu, 636502 8. DHANAKODI MUTHU 1/2-171, Odankaddu T Konagapady, Tharamangalam, Salem, Salem, Salem, Tamil Nadu, 636502 9. MEGALA S C/O 9/423 Thangavel T Kadai 4 Road Krishnamudhur Ellampalli Road Salem, Tharamangalam, Salem, Tamil Nadu - 636502 10. ASHOKKUMAR THANAKODI 1/2-171, Odankaddu T Konagapady, Salem, Tamil Nadu-636502 Loan Account No. NLSMLAP-02240198622 & NLSMLAP-02240198629	03.04.2025	09.04.2025	Rs. 20,51,396.35/- (Rupees Twenty Lakh Fifty One Thousand Three Hundred Ninety Six and Thirty Five Paise Only) by way of outstanding principal, arrears (including accrued late charges) and interest as on 07.04.2025

**DESCRIPTION OF IMMOVABLE PROPERTY/PROPERTIES MORTGAGED:** All That Piece And Parcel Of Survey No. 48/4, As Per Revenue Record 48/4a1a1a, Total Extent 1140 Sq. Ft. Door No. 5/161, Situated At Kongapadi Village, Omalur Taluk, Salem West Regd. District, Tharamangalam Sro And Bounded As:- North : Mahendran, Matheswar Purchased Land, South: Selvi Purchased Land, East: Annamalai Land, West: 15 Feet Wide South North Common Pathway Measurement Details :- North-East West: 34 1/2 Ft ; South-East West: 36 1/2 Ft ; East-South North: 32 Ft ; West-South North: 32 Ft.

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (s)together with further interest thereon plus cost, charges, expenses, etc. there to failing which we shall be at liberty to enforce the security interest including but not limited to taking possession of and selling the secured asset entirely at your risk as to the cost and consequences. Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease otherwise, the aforesaid secured assets without prior written consent of the Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard. Please note that as per sub-section (8) of section 13 of the Act, if the dues of ABHFL together with all costs, charges and expenses incurred by ABHFL are tendered to ABHFL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ABHFL, and no further step shall be taken by ABHFL or transfer or sale of that secured asset.

Date: 16.04.2025  
 Place: SALEM  
 Sd/- Authorized Officer (Aditya Birla Housing Finance Limited)

**pnB Housing Finance Limited**  
 Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001.  
 Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com  
 Salem Branch:- 104/7, Salem Productivity Council, SPC Bhawan, Manivanan Street, Opp New Bus Stand, Salem-636 004  
 Madurai Branch:- Nandhini Building, 3rd Floor, #48, Bye Pass Road, Madurai- 625010

**NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE 16.04.2025.**  
 We, the PNB Housing Finance Limited (hereinafter referred to as "PNBHFL") has issued Demand Notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The said Demand Notice is issued to all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing (NPA) Assets as per the Reserve Bank of India (National Housing Bank) guidelines due to non-payment of instalments/interest. The contents of the same are the defaults committed by you in terms of instalments of the said loan account. Further, the Demand Notice is also being served by way of publication. The Demand Notice is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action/measures under all or any of the provisions of Section 13(2) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-Section (8) of section 13 of the Act, Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNBHFL only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. FURTHER, you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

Loan Account No.	Name/ Address of Borrower and Co- Borrower (s)	Name & Address of Guarantor(s)	Property (ies) Mortgaged	Date of Demand Notice	Amount Due as on date/Demand Notice
HOU/SLM/0624/1290/749 & NHL/SLM/0624/1296/311, B.O. Salem	Mr. Praveen Kumar R S/o. Ranganathan, Mrs. Amirtham R W/o. Ranganathan (1)45A, Manikavasagar Nagar, Maniyakaran-palayam, Ganapathy, Coimbatore -641006. (2) Iastmile Translech Pvt Ltd, CFA Asian Paints Pvt Ltd 1819 227 2G1, Nallagapokothai, Schoolgiri, Kundukurukuli Road, Krishnagiri-635117. (3)Sf No.735/3, Plot 3 A& D, Patta No.1126, Balakrishnapuram Village Dindigul East Taluk, Nagalainc-npatty Sro, Dindigul -624005.	NA	All that piece and parcel of plot No.3 & 4 land measuring an extent of 2703.3/4 square feet 251.18 square meters is situated in layout comprised in Patta No. 1126, survey No. 735/3, as per subdivision Patta No. 12253 New survey No. 735/3A1 in Balakrishnapuram Village, Dindigul East Taluk, Dindigul District, Tamil Nadu, being bounded on the Plot No.3 North - Land in survey No. 728 South - 9 meters layout road East - Plot No.2 West-Plot No.4 Within the above boundaries are measuring on the North side of East West 30. 1/2 feet, South Side of East West 30 feet, East Side of North South 46. 1/2 feet and West side of North South 39 1/2 feet measuring to an extent of 1300.75 square feet of land in full and with all pathway rights and easement rights annexed thereto, Plot No.4 North - Land in Survey No. 728 South - 9.0 meter wide layout road East-Plot No.3 West-20 feet wide road Within the above boundaries are measuring on the North side of East West 40.3/4 feet, South side of East West 40 feet, East side of North South 39. 1/2 feet and West side of North South 30 feet measuring to an extent of 1403.3 square feet of land in full and with all pathway rights and easement rights annexed thereto. In total of the above Plot No.3 & 4 the land measuring to an extent of 2703.3/4 square feet. The above described land situated in Balakrishnapuram Village, Dindigul East Taluk, Dindigul District, lying within the Sub-Registration District of Nagal Nayakkampatti in the Registration District of Dindigul.	07/04/2025	Rs. 20,09,882.22/- (Rupees Twenty Laks Nine Thousand Eight Hundred Eighty Two Paise only) as on 07.04.2025
HOU/MDU/0624/1290/026 & NHL/MDU/0624/1296/297, B.O. Madurai	Mrs. Vijayalakshmi R W/o. Peria Mari Muthu & Peria Mari Muthu S/o. Subramaniam Door No 6 626 Srinivasan Nagar, Poovanathapuram Velaku, Sivakasi Virudhunagar -626124. Also At:-No 432 South Street, Keelaraajakulamam, Virudhunagar Rajapalayam -626136 Also At:- Government of Tamilnadu, G S S Manjeri, Sivakasi, Virudhunagar -626124. Also At:-S No 956/1, Plot No 59 EP Patta No. 6247, New S No 956/9, Sivakasi Nagar, Enjar Village, Sivakasi-626124.	NA	All that part and parcel of Eastern Portion House Plot No.59, to an extent of 1068.75 sq.ft., in and out of the larger extent of 1 acre 10 cents, Comprised in Survey No.954/2B, and to an extent of 54 cents, Comprised in Survey No.954/2B2A, and to an extent of 46 cents, Comprised in Survey No.954/2B2B, and to an extent of 99 cents, Comprised in Survey No.956/1, and to an extent of 54 Cents, Comprised in Survey No.957/3, and to an extent of 49 cents, Comprised in Survey No.957/4, were clubbed and to the total extent of 4 acre 12 has devked into plots more particularly plot falls under the Survey No.956/1, situated at Enjar Village, Sivakasi Taluk, within the jurisdiction of Sivakasi Sub Registrar Office, Virudhunagar Registration District and bounded on the :- North: House Plot No.47 East: House Plot No.60 South: 20 Feet wide East-West Pathway West: Western Portion of Plot No.59 Admeasuring East to West on the Northern and Southern side 23.75 feet each and South to North on the Western and Eastern side 45 feet each and to the total extent of 1068.75 sq.ft; and with all the usual amenities thereon the house plot.	07/04/2025	Rs. 32,16,157.74 (Rupees Thirty Two Lakhs Sixteen Thousand One Hundred Fifty Seven and Seventy Four Paise only) as on 07.04.2025

Date: 16.04.2025  
 Place: Tamilnadu, Dated: 16.04.2025  
 Authorized Officer. (M/s PNB Housing Finance Ltd.)

**POSSESSION NOTICE**  
**EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED**  
 CIN: U67100MH2007PLC174759  
 Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098  
 APPENDIX IV (Rule-8(1)) POSSESSION NOTICE (for Immovable property)  
 Whereas, The Authorized Officer of the Secured Creditors under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Act), 2002 and in exercise of powers conferred under Section 13(12) read with (Rule 3) of the Security Interest (Enforcement) Rules, 2002 issued a demand notice as mentioned below calling upon the borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.  
 Thereafter, the Secured Creditors have assigned the financial assets to Edelweiss Asset Reconstruction Company Limited also as its own/acting in its capacity as trustee of various trusts herein after referred as EARC under Sec.5 of SARFAESI Act, 2002 is more specifically mentioned below. EARC has stepped into the shoes of the Secured Creditors and all the rights, title and interests of the Secured Creditor with respect to the financial assets along with underlying security interests, guarantees, pledges have vested in EARC in respect of the financial assistance availed by the Borrower and EARC exercised all its rights as the secured creditor.  
 The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned being the Authorized Officer of Edelweiss Asset Reconstruction Company Limited has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on the mentioned against each property.

Sl No	Borrower and Co-Borrower / Loan Account Number	Trust Details	Demand Notice date and Amount	Date of Possession	Symbolic/ Physical Possession
1.	1. H Mohamed Meeran (Borrower) 2. Raighanbegam ( Guarantor) LAN:- LMDASTH000003007	EARC TRUST SC 401 and Edelweiss Housing Finance Limited	11-05-2024 and Rs. 19,30,785.11	11-04-2025	Symbolic Possession
2.	Mrs. Vasantha A. (Borrower) Mr. Parimalalagar (Co-Borrower) Mr. A Adackalavan (Co-Borrower) Mr. A Kamalakannan (Guarantor) LAN:- TCY0601011524	EARC TRUST SC -493 And Centrum Housing Finance Ltd (National Trust Housing Finance Limited)	21-08-2024 AND Rs.28,82,815.61	11-04-2025	Symbolic Possession
3.	1. Mr. Selvaraju A. (Borrower) 2. Mrs. Saraswathi S (Co-borrower) 3. Mr. S Puvai Prashanth (Co-borrower) LAN:- TCY06010101478	Earc Trust Sc -493 And Centrum Housing Finance Ltd (National Trust Housing Finance Limited)	22-08-2024 AND Rs. 14,29,015.42	10-04-2025	Symbolic Possession
4.	1. Mr. Nagarajan M. (Borrower) 2. Mrs. Tamilinithu R. N. (Co-Borrower) LAN:- TCY06010101620	Earc Trust Sc -493 And Centrum Housing Finance Ltd (National Trust Housing Finance Limited)	21-08-2024 AND Rs. 23,69,016.52	10-04-2025	Symbolic Possession
5.	1. Mr. Sakthivel S. (Borrower) 2. Mrs. Malarvizhi R. (Co-Borrower) LAN:- TCY06010101410	EARC TRUST SC -493 And Centrum Housing Finance Ltd (National Trust Housing Finance Limited)	22-08-2024 AND Rs. 29,65,740.08	10-04-2025	Symbolic Possession
6.	1.Ravi I (Borrower) 2.Kalai Selvi. R ( Co-Borrower) LAN:- LMDASTH0000070191	EARC TRUST SC 459 AND EDELWEISS HOUSING FINANCE LIMITED	15-05-2024 AND Rs. 28,34,614.19	11-04-2025	Symbolic Possession

**Description Of Secured Asset:-** 'All That Piece And Parcel Of Pudukkottai District And Registration District And Pudukkottai Sub-Registration District And Situated At Rettinganqudi Village And Comprised With Old S. No. 1)/Part And New S. No. 123/1/3, And Having An Extent Of 872 Square Feet And Bounded On The East By: Property Belongs To And North By: East To West Street West By: Property Belongs To Thangaraj South By: East To West Street Within This East To West - 6.4 Meter On The North, East To West - 6.4 Meter On The South, South To North - 13 Meter On The East South To North - 13.4 Meter On The West Measuring All 872 Sq. Feet.

**Description Of Secured Asset:-** 'All That Part And Parcel Of Property Being Flat Bearing No.B, In Ground Floor Admeasuring 745 Sq. Feet, In Building Known As "Shankar Abodes Sneham Together With 188 Sq. Feet Of Undivided Share In The Land Admeasuring 6436 Sq. Feet Comprised In T.S. No. 1269, New T.S.No. 33, Trichy And Bearing No.9, Door No. 7/G-F-B, Shankaran Pillai Road, Trichy Town, Taluk & District And The Land Bounded As Follows: North By: Senthilakshmi Ramaswami Iyer School South By: Sankaran Pillai Sathiram Road East By: Property Owned By Advocate Lakshmanan Iyer West By: T.V.Ramakrishnan Store

**Description Of Secured Asset:-** 'All That Part And Parcel Of Property Being Flat Bearing No. B, In Ground Floor Admeasuring 745 Sq. Feet, In Building Known As "Shankar Abodes Sneham Together With 188 Sq. Feet Of Undivided Share In The Land Admeasuring 6436 Sq. Feet Comprised In T.S. No. 1269, New T.S.No. 33, Trichy And Bearing No.9, Door No. 7/G-F-B, Shankaran Pillai Road, Trichy Town, Taluk & District And The Land Bounded As Follows: North By: Senthilakshmi Ramaswami Iyer School South By: Sankaran Pillai Sathiram Road East By: Property Owned By Advocate Lakshmanan Iyer West By: T.V.Ramakrishnan Store

**Description Of Secured Asset:-** 'All that pieces and parcels in Madurai District, Madurai South Registrar District, Madurai South Taluk, No.46 ANUPANADI VILLAGE, Patta No.386 wetland Resurvey No.161/7, 39 cents house Plot No.9 house plots And Bounded on the East: Pathway given by Santhanakarupppakkar West: Plot No.8 Belongs to Vadivel North: 12 feet street South: Kumaravel Pillai Punjai Land

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Edelweiss Asset Reconstruction Company Limited for the amount mentioned below and interest thereon.

Date: 16.04.2025  
 Place: Tamilnadu  
 Sd/- Authorized Officer Edelweiss Asset Reconstruction Company Limited

**Opinion, Monday to Saturday**  
 To book your copy, sms reachbs to 57575 or email order@bsmail.in  
 Business Standard

**ADITYA BIRLA CAPITAL**  
 Registered Office- Indian Rayon Compound, Veraval, Gujarat - 362266  
 Branch Office- G-Corp Tech Park, 8th floor, Kasar Wadavali, Ghodbunder Road, Thane, MH-400601

**DEMAND NOTICE** (under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)  
**SUBSTITUTED SERVICE OF NOTICE U/s. 13 (2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.**  
 Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from Aditya Birla Housing Finance Limited (ABHFL), their loan accounts have been classified as **Non-Performing Assets** in the books of the Company as per RBI guidelines thereto. Thereafter, ABHFL has issued demand notices under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire outstanding amount together with further interest at the contractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice is also being served by way of publication, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules):

Sl. No	Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No.	NPA Date	Date of Demand Notice	Amount due as per Demand Notice / as on Date
1	1. KARTHICK MARIAPPAN S/ No 648/ 1, Siteno 57, Annamalai Nagar Nearby Thoppampatty Post Office,Kurudampalayam Village Panchayat, Periyanaickenpalayam Sro, Coimbatore North, Coimbatore District, Thoppampatty Vadamadurai Kurudampalayam Tamil Nadu-641017 2. BAGAVATHY MARIAPPAN S/ No 648/ 1, Siteno 57, Annamalai Nagar Nearby Thoppampatty Post Office,Kurudampalayam Village Panchayat, Periyanaickenpalayam Sro, Coimbatore North, Coimbatore District, Thoppampatty Vadamadurai Kurudampalayam Tamil Nadu-641017 3. KARTHICK MARIAPPAN, 10, Devi Residency, Munagan Nagar, V.G. Hospital Backside, Violet School Road, Coimbatore North, Coimbatore, Tamil Nadu 641034 4. BAGAVATHY MARIAPPAN, 10, Devi Residency, Munagan Nagar, V.G. Hospital Backside, Violet School Road, Coimbatore North, Coimbatore, Tamil Nadu 641034 5. KARTHICK MARIAPPAN, 74, Dasappan Street, Coimbatore North, Coimbatore, Tamil Nadu 641027 6. BAGAVATHY MARIAPPAN 74, Dasappan Street, Coimbatore North, Coimbatore, Tamil Nadu 641027 LOAN ACCOUNT NO. LNCIOPHL-0922014304 LNCIOPHL-09220144306	03.04.2025	09.04.2025	Rs. 20,19,997/- (Rupees Twenty Lakh Nineteen Thousand Nine Hundred Ninety Seven Only) by way of outstanding principal, arrears (including accrued late charges) and interest till 07.04.2025

**DESCRIPTION OF IMMOVABLE PROPERTY/PROPERTIES MORTGAGED:** All That Piece And Parcel Of Survey No. No. 648/1, 659 As Per Revenue Record S. No.648/1, Site No 57, Total Extent 1344 Sq. Ft. Situated At Gurudampalayam Village, Annamalai Nagar, Periyanaickenpalayam Sro, Coimbatore North, Kurudampalayam Village Panchayat, Vadamadurai Kurudampalayam S. O, Coimbatore, Tamil Nadu, India-641017 And Bounded As:- North: Site No-56, South: Site No-58, East: 20ft South North Road, West: Site No-62 Measurement North-East West: 42 Ft ; East-South North: 32 Ft ; South-East West: 42 Ft ; West-South North: 32 Ft.

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (s)together with further interest thereon plus cost, charges, expenses, etc. thereo failing which we shall be at liberty to enforce the security interest including but not limited to taking possession of and selling the secured asset entirely at your risk as to the cost and consequences. Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease otherwise, the aforesaid secured assets without prior written consent of the Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard. Please note that as per sub-section (8) of section 13 of the Act, if the dues of ABHFL together with all costs, charges and expenses incurred by ABHFL are tendered to ABHFL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ABHFL, and no further step shall be taken by ABHFL or transfer or sale of that secured asset.

Date: 16.04.2025  
 Place: COIMBATORE  
 Sd/- Authorized Officer (Aditya Birla Housing Finance 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, Challenghatta, Bangalore-560071. Branch Office: No.28/36, 1st Floor, South West Boag Road, T.Nagar, Chennai-600017.

**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 properties in the below mentioned accounts 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 13.04.2025	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	3104944000079	1)M/S. Arumugam Prop Jayalakshmi Carpenter (Work, 2) Revathi, 3) Mrs. Jayalakshmi A, 4) Rekha A	23-11-2023	13-03-2025	Rs.6,16,052.50/- (Rupees Six Lakhs Sixteen Thousand Fifty Two and Fifty Only)	30.04.2025 Time 9:30 AM to 5:00 PM	Rs.10,76,000/- (Rupees Ten Lakhs Seventy Six Thousand Only)	Rs.3,07,600/- (Rupees Three Thousand Seven Hundred Only)	14-05-2025 at 11:00 AM to 02.00 PM	13.05.2025; Till 5.00 PM Jana Small Finance Bank Ltd. No.28/36, southwest Boag Road, T.nagar, Chennai-600017

**Schedule Property:** All that Piece and parcel of Land and Building, Comprised in Grama Natham S.No.11/1 measuring with an extent of 293.3 f, (one Part) Situated at Puthugaram Village, Ambattur Taluk Now Madhavaram Taluk, Thiruvallur District Now Chennai District and bounded on the North by: Land belongs to Mr.Muruganantham, South by: Remaining Portion of Mrs. Raniammal. East by: 4 Feet Common Pathway, West by: House and Land belongs to Mr.Ganesan, Mr. Murugan and Mr.Elumalai, Measuring: East to West on the Northern side: 23 Feet 0 Inches, East to West on the Southern side: 23 Feet 0 Inches, North to South on the Eastern side: 12 Feet 9Inches, North to South on the Western side: 12 Feet 9 Inches. Situated within the Sub-Registration District of Ambattur and in the Registration District of North Chennai.

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> and [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 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 authorized officers Mr. Sall P (Mob No. 9884474084) email: sall.p@janabank.com, Mr. Durai Murugan (Mob No. 9841638849) email: durai.murugan@janabank.com, Mr. Ranjan Naik (6362951653) 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/Guarantor/s/Mortgagor/s that e-auction scheduled for the mortgage properties. The Borrower/Guarantor/Mortgagor are hereby notified to pay the sum as mentioned above along with up to 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: 16-04-2025, Place: Tiruvallur  
 Sd/- Authorized Officer, Jana Small Finance Bank Limited