

KONKAN RAILWAY CORPORATION LIMITED
(A Government of India Undertaking)

NOTICE INVITING E-TENDER

On behalf of Konkarn Railway Corporation Ltd., Regional Electrical Engineer, Shirwad, Karwar, is inviting E-Tender for the following work: Sealed Bids are invited from experienced contractors for **Outsourcing of Manpower for the maintenance of TRD (Traction & Distribution) assets in Pernem to Thokur section under Karwar region of Konkarn Railway route in the state of Goa and Karnataka for the period of two years.** (Tender No. KR-KW-EL-AMC-T-9-2025 Date: 30/05/2025). Cost of work: ₹ 61.80 lakh (excluding GST). Last Date & Time for Submission of Bid: 23/06/2025 up to 15:00 hrs. For further details please visit: www.ireps.gov.in

HDB Financial Services Ltd.
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat, Pin Code-380009, Branch Office: HDB Financial Services Limited, No.36/71, First Floor, Sundar Towers, Salai Road, Worayyur, Trichy- 620002 Tamil Nadu, Web: www.hdbfs.com, Email Id: compliance@hdbfs.com

DEMAND NOTICE Under Sec 13 (2) of Sarfaesi Act 2002

You the below mentioned applicant and co-applicants availed a loan facility by creating security interest in favour of our company. As per the records of the company, there are irregularities observed of the repayment of the loan amount due to the mentioned irregularities of the loan accounts stands as NON PERFORMING ASSET in the company's book of accounts and pertinent to mentioned out here in the event of the multiple defaults in the repayment of the funded amount. The company intimated all of you on the discontinuation of the agreement through the loan recall notice issued. However all of you continued defaulting the repayment of the funded amount without taking any efforts towards the closure of the loan account. For the recovery of the outstanding dues issued Demand notice 13(2) of the sarfaesi act 2002. The contents of which are being published herewith as per rule 3(1) of the security interest enforcement rules 2002 by way of alternative service to the Applicants & Co-Applicants notices not served. Details of the Applicant/Co-Applicants/Guarantor outstanding dues Secured properties are as under:

1. Name of the applicant/Co applicants: 1.Arunkumar B Door No 34C1 Vadakkuthuru 2 Perambalur Duraimangalam Perambalur-621739 Tamil Nadu, 2. Saranya S Doo No 34C1 Vadakkuthuru 2 Perambalur Duraimangalam Perambalur-621739 Tamil Nadu, 3.Renganayaki B Door No 34C1 Vadakkuthuru 2 Perambalur Duraimangalam Perambalur-621739 Tamil Nadu, Loan Ac No.10276560, Loan Sanction Amount Rs.4000000/- (Rupees Forty Lakhs only) Demand notice dated 13.05.2025, NPA dated on 05.05.2025. Outstanding dues Rs.3878665.34/- (Rupees Thirty Eight Lakhs Seventy Eight Thousand Eight Hundred & Sixty Five and Paise Thirty Four only) as on 09.05.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.

Details of the Secured property: All that Piece and Parcel of Property in Perambalur District, Ariyalur Registration District, Perambalur Sub Registration District, Perambalur Taluk, Thuraiyanganam Village in Survey No 3/4 an Extent of Ac 1.00 Cents out of Ac 3.00 Cents Survey No 3/7 an Extent of Ac 0.60 Cents and Survey No 3/8 an Extent of Ac 1.75 Cents All Totalling Ac 2.85 Cents of Land Has Been Combined and Divided in to 2 Lots in which Plot No 35 With an Extent of 2475 Sq Ft of Land With RCC Building In Survey No 3/4 Bounded as North - Plot No 34, South - 15 wide east west cross street, East - 20 wide south north common pathway, West - Plot No 37. Within These Boundaries East to West on the Northern Side 41' on the Southern Side 41 1/2' and South to North on Both Sides 60' totally 2475 Sq Ft (229.93 Ck Mtr) of Land and Building With Meter, Meter Deposit With All Usual Pathway Rights Etc Relates Thereto. The Property With Door No 34C1, Ward No 8, Tax Assessment Old No 089/0908111, New No 089/090/00069 is Situated at North Street, Thuraiyanganam Within Perambalur Municipal Limits. The Property is now Comprised in UDR Survey No 34C1 as Per Subdivision New Survey No 3/4 C1B Measuring Hec 0.22.28 Ares.

2. Name of the applicant/Co applicants: 1.SVR International No D 47 8th Cross West Thillai Nagar Trichy-620018 Tamil Nadu and Also Door No.47c, Old Ts No.6, New T.S.No.225 Ward H, Block No - 4 Varageneri 1st Street Varageneri Village Trichy-620008 2.P Muthiah Flat No 401 4th Floor Arjith Apex Collector office Road Maris Avenue Trichy-620001 Tamil Nadu, 3.M Ramadevi Flat No 401 4th Floor Arjith Apex Collector Office Road Maris Avenue Trichy-620001 Tamil Nadu, 4.Vadivel P No 87 Vignesh Appova Apartment Devar Colony Thillai Nagar 1st Cross Trichy-620018 Tamil Nadu, 5.Shree Sai Sathguru Agencies Flat No 40 Arjith Apex Maris Avenue Collector Office Road Trichy Trichy-620001 Tamil Nadu, Loan Ac No.32398777, Loan Sanction Amount Rs.19100000/- (Rupees One Crore Ninety One Lakhs only) Demand notice dated 13.05.2025, NPA dated on 05.05.2025. Outstanding dues Rs.17407483.17/- (Rupees One Crore Seventy Four Lakhs Seven Thousand Four Hundred & Eighty Three and Paise Seventy only) as on 09.05.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.

Details of the Secured property: In all that piece and parcel of Trichirappalli Revenue District, Trichirappalli Registration District, Trichirappalli Joint 1 and 11 Sub Registration District, Trichirappalli Joint 1 Sub Registration Office, Varageneri First Street, Trichirappalli Taluk, Old Ward -7, New Ward H, Old Block I, New Block -4, Old TS No. 6, New TS No. 225, Extent 3028 Sq Ft, Door No 47C/47C1/47C/2/47C/3 And 47/D within following four boundaries North - Varageneri 1st street, South - Municipal Toilet, East - Vaikal - West - 10' common pathway - Admeasuring East West Measurement on the Northern Side 35', East West Measurement on the Southern Side 20', North South Measurement on the Eastern Side 95', North South Measurement on the Western Side 73'x25' Land an Extent of 3028 Sq Ft With RCC Building With Electric Connection, Fittings, Meter, Meter Deposit, Water Tap Connection With Easement Rights And Pathway

Therefore the company calls upon to discharge in full your liabilities stated here in above within 60 days from the date of this notice. Your outstanding liability owing to the company as per the contractual rate on the aforesaid amount together with incidental expenses, cost, charges. Borrowers attention is invited to provisions of sub section 3(1) of the sec 13(2) in respect of time available to redeem the secured Assets. Any non compliance of Sec 13(1) of the said act is an offense punishable under section 29 of the Act you shall not transfer by sale, lease or otherwise the said security property detailed in schedule above said of his notice without obtaining written consent of the company.

Date: 30.05.2025
Place: Trichirappalli
Sd/- Authorised Officer,
HDB Financial Services Ltd.

The Kerala Minerals & Metals Ltd
(A Govt. of Kerala Undertaking) Sankaramangalam, Kollam - 691583
Phone : +91-476-2651214 to 217, Email : ndm@miml.com, URL : www.kmmil.com

TENDER NOTICE

For more details, please visit E-Tendering Portal <https://enders.kerala.gov.in> or www.kmmil.com

No	Tender ID	Items
1	2025/KMMIL/766622_1	Work of manual Beach Wash collection and mechanized loading & transportation
2	2025/KMMIL/766625_1	For the supply of Roaster Outlet Chute- 2 Nos
3	2025/KMMIL/766424_1	For the supply of triple Stage Helical Gear Box-1 No
4	2025/KMMIL/766458_1	For the supply of Base Plate for Rotary Digester-1 Nos
5	2025/KMMIL/766956_1	For the supply of Plate Inconel-310 KG
6	2025/KMMIL/766907_1	For supply of Jumbo Bag Capacity for RC-822 Grade (signed) 1 (One) Nos

Chavara, 29.05.2025 Sd/Managing Director For The Kerala Minerals and Metals Ltd

Canara Bank KOLAKKANATHAM BRANCH
No.11, 102-B, South Street, Kolakkannatham, Perambalur-621106

DEMAND NOTICE [SECTION 13(2)]

Notice dated 29-05-2025 issued u/s 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 by the **Canara Bank, Kolakkannatham Branch** to you by registered post acknowledgement due to your last known address available in the branch record.

1. M/s. Salam and Sons Agro Traders (Borrower), 2/87, South Street, Garudamangalam, Laigudi Taluk, Trichy - 621 106. 2. Mr. Hidayathulla (Proprietor), S/o. Abdul Salem, 2/87, South Street, Garudamangalam, Laigudi Taluk, Trichy - 621 106.

You have availed MSME /OD/OC, GECL facility by executing relevant documents in favour of the bank to secure the repayment of the below said loan. You have committed default of repayment of the loan and the account has been classified as NPA on 14.09.2021 and an amount of **Rs.19,98,985.57 (Fifteen Lakhs Ninety Eight Thousand Nine Hundred and Eighty Five Rupees Fifty Seven Paise Only)** still outstanding in the books of accounts of the Bank as on 22-05-2025 and further interest at the rate agreed by you together with incidental expenses and other costs. To secure the money due or money that may become due to the bank, you have created the following security, among others, in favour of **Canara Bank, Kolakkannatham Branch** by way of equitable mortgage.

Details of security assets

Name of Title holder **Mr. Hidayathullah**

All the part and parcel of the property along with any superstructure constructed thereon and to be constructed in future situated at Trichirappalli District, Ariyalur Registration District, Pullampadi Sub-Registration District (presently Trichirappalli Registration District, Kanakilyanallur Sub-Registration District), Laigudi Taluk, Garudamangalam (North) village, Old Natham S.F.No.177/2, (New Natham Nilawari S.F.No 317/32) in this, an extent of 00104 Sq.m (1118 Sq.ft) vacant site along with RCC building constructed in it for an extent of 14 1/2' East - West feet, North - South 50 feet, admeasuring an extent of 725 Sq.ft. (67.35 Sq.mts) Another RCC building on the north side of the above building constructed for an extent of East - West 32 1/2' feet, North - South 12 feet admeasuring an extent of 387 Sq.ft., (35.95 Sq.mts) with all its doors, Windows, Fittings, Electricity service connection etc. and all its mamool pathway, bearing EB service No.350, Door No.2/86A, 2/87, Ward No.4, having following boundaries : East of House of Kannan and Ramasamy, West of Pathway situated on the western side of Mooparan Kovil, North of House of Rajavalli W/o Durali, South of House of Rahamathulla.

The property is now situated in Garudamangalam village Natham Nilawari Scheme S.F.No.317/32 Ext: 00125 Sq.mts, stands in the name of Hidayathullah in Patta No.7.

Therefore, you as a borrowers / guarantor in terms of the aforesaid notice have been called upon to pay the above said sum together with future interest thereon with monthly rest and costs etc to the bank within 60 days from the date of aforesaid demand notice and also stating that on your failure to comply therewith, I, the Authorised Officer shall exercise all or any of the rights under section 13(4) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002. Please note that in the event of your failure to comply the demand on or before 60 days from the date of this Publication of the contents of the demand notice by these presents we intend to enforce the aforesaid security. This publication is made in terms of Rule 3(1) of Security Interest (Enforcement) Rules, 2002. In terms of Section 13(13) of the Act, you are restrained from alienating the secured assets herein from the date of notice without prior consent of the Bank.

DATE : 29-05-2025
PLACE : Kolakkannatham
AUTHORISED OFFICER
CANARA BANK

Change of Name
I, **SAIT KAMALDEEN, S/o. KAMALDEEN**, residing at No. 3/453, South Street, Mukkanamalaipatti, Veerapatti, Pudukkottai-622103, shall henceforth be known as **K.SET MOHAMED**.
SAIT KAMALDEEN.
Trichy, 28.05.2025

Change of Name
I, **SELIN JOSEPH, W/o. Joseph Lenin**, residing at No. 7/3, Main Road, MGR Nagar, Sangiliyandapuram, Trichy-620 001, shall henceforth be known as **SELIN JOSEPH LENIN**.
SELIN JOSEPH.
Trichy, 28.05.2025

INDIAN OVERSEAS BANK
(A Government of India Undertaking)
Karur Branch (Code: 0036)
Address: 80 feet road, Sengunthapuram, Karur 639001
Phone No: 8925950036 & Email id: iob0036@iob.in

POSSESSION NOTICE (for Immovable Property) [Rule 8(1)]

Whereas the undersigned being the authorised officer of the Indian Overseas Bank 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 detailed here in below calling upon the borrower to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrowers / Guarantors / Legal heirs of Deceased Borrower having failed to repay the amount notice is hereby given to the Borrowers / Guarantors / Legal heirs of Deceased Borrower and the public in general that the undersigned has taken symbolic possession of the properties described herein below in exercise of the powers conferred on him/her under section 13(4) of the said Act read with Rule 8 of the said Rules.

The Borrowers / Legal heirs of Deceased Borrower in particular and the public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charges of the Indian Overseas Bank.

The Borrower / Legal heirs of Deceased Borrower attention is invited to provisions of sub-section (8) of Section 13(4) of the Act, in respect of time available to them, to redeem the secured assets.

Date of Demand Notice 03.03.2025 / O/S Amt. Rs.12,76,473.61/- as on 02.03.2025 with Further Interest & Other Exp. Date of Possession Notice 27.05.2025 / O/S Amt Rs.13,31,440.41/- as on 26.05.2025 with Further, Interest & Other Exp.

Name and Address of the Borrower : Mr. L ANANTHAN, S/O LAKSHIMANAN
Permanent Address: 4/65 WEST STREET, THARAGAMPATTI, KARUR-621311

DESCRIPTION OF IMMOVABLE PROPERTY

Mortgage (Land & Residential Building) : Karur District, Kadavoor Taluk, Tharagampatti S.R.O, Keelapaguthi Village, Tharagampatti, in Old Natham, S.F.No 421/3 (New Natham S.F.No 702/38) - 1806 1/2 Sq.Ft (149.25 Sq.Mtr) within the boundaries North of East - West Street, South of S.F.No. 702/37 land, West of Chinnappan's 288 Sq.Ft site and East of S.F.No.702/39 land, [With in the house site the extent of 176 Sq.ft.R.C.C house building bearing S.C.No.605 and 35 Sq.ft Asbestos sheeted bathroom are situated.]

Date: 27.05.2025
Place: Karur
Authorized Officer,
Indian Overseas Bank.

Muthoot Finance Registered Office: 2nd Floor, Muthoot Chambers, Banerji Road, Kochi-682 018, Kerala, India.
CIN:L65910K1997 PLC011300, Ph:+91 484 2396478. 2394712, Fax:+91 484 2396506. mails@muthootgroup.com, www.muthootfinance.com

Notice is hereby given for the information of all concerned that Gold Ornaments pledged with under mentioned branches of the company, which were overdue for redemption and which have not been redeemed so far in spite of repeated notices, will be auctioned at the concerned Taluk Auction centers as per the details given below. In any case if the auction could not be conducted on the below said date, the Auctioneer is having the right to postpone the auction to following 2nd auction dates or on subsequent dates at given centers without any further notice. Any change in auction date will be published at the place of auction.

- 1st Auction Date : 10.06.2025, 12:30 PM, Auction Centre : Muthoot Finance Ltd, No.27 EVS Street, Renga Nagar, Srirangam (Srirangam Taluk)
- 2nd Auction Date : 13.06.2025, 01:00 PM, Auction Centre : Muthoot Finance Ltd, No. 94 RMS Colony, Dindigul Main Road, Karumadappam, Trichy-620 001 (Trichirappalli District)
- EDAMMALAPATTY-PUDUR-TRICHY(0880)- MBL- 4347, PETTAVATHALAI (TN)(2847)- MSL- 11535, TKM- 117, TRICHY - SRINIVASA NAGAR(3351)- MML- 1025.
- 1st Auction Date : 10.06.2025, 04:30 PM, Auction Centre : Muthoot Finance Ltd, 14/160g L.F Road Manachannalur (Manachannalur Taluk)
- 2nd Auction Date : 13.06.2025, 01:00 PM, Auction Centre : Muthoot Finance Ltd, No. 94 RMS Colony, Dindigul Main Road, Karumadappam, Trichy-620 001 (Trichirappalli District)
- MANACHANNALLUR (TN)(2235)- EMI- 1.
- 1st Auction Date : 10.06.2025, 10:00 AM, Auction Centre : Muthoot Finance Ltd, No.18, Vysling Arcade, Evr Road (Trichirappalli West Taluk)
- 2nd Auction Date : 13.06.2025, 01:00 PM, Auction Centre : Muthoot Finance Ltd , No. 94 RMS Colony, Dindigul Main Road, Karumadappam, Trichy-620001 (Trichirappalli District)
- TRICHY-CANTONMENT(1813)- MXL- 3305, 3306.

Note: Customers can release the gold ornaments before the auction date (10.06.2025).
Note: Bidders are requested to produce Identity Card / Pan Card No./GST Certificate. (Incase Registered Dealers) Successful bidders should transfer the full auction amount by RTGS

Place : TRICHI
Date : 30.05.2025

For Muthoot Finance Ltd,
Mr. S. Lingamorthy, Advocate, 2/262, Govalan Street, Gandhi Road, State Bank Opposite, Ramanathapuram-Dist, Paramakudi-623 707

CITY UNION BANK LIMITED
Credit Recovery and Management Department
Administrative Office, No. 24-B, Gandhi Nagar, Kumbakonam - 612 001. E-mail id: crmd@cityunionbank.in, Phone : 0435-2432322. Fax: 0435-2431746

TENDER-CUM-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002

The following properties mortgaged to City Union Bank Limited will be sold in Tender-cum-Public Auction by the Authorised Officer of the Bank, under Rule 8 (6) & 9 of the Security Interest (Enforcement) Rules, 2002, under the SARFAESI Act, 2002, for recovery of a sum of **Rs.13,63,750/- (Rupees Thirteen Lakh Sixty Three Thousand Seven Hundred and Fifty Only)** as on 25.05.2025 together with further interest to be charged from 26.05.2025 onwards, other expenses and any other dues to the bank by the borrowers/guarantors No.1.M/s.Siddesh Ply N Laminateds, Ground Floor No.18, Sree Palanappa Nagar, Chennai - 73 Also at, M/s.Siddesh Ply N Laminateds, Old No.26, New No.9/21, Vengalvasal Main, Kancheepuram, Chennai - 600126. No.2.Mr.K.Murugiah, S/o.V.Karunappa, No.5C, 3rd Main Road, Gandhi Nagar, Vengalvasal, Chennai - 73. No.3.Mrs.M.Sangeetha, W/o.K.Murugiah, No.5C, 3rd Main Road, Gandhi Nagar, Vengalvasal, Chennai - 73

SCHEDULE OF PROPERTY
Immovable Properties Mortgaged to our Bank
Property Owned By Mr.K.Murugiah
Trichirappalli Registration District, Thanthiengappettai Sub Registration District, Musiri Taluk, Serkudi Village, Natham Patta No.87, Natham S.F.No 508/27, Hec 0.03.96 (4364 Sq.Ft) East - West 10.6 Meter on the North, 11.8 Meter on the South, North - South 36.2 Meter on the Both Sides, Within the Following Boundaries : East of : Elangovan, Balasukumar, Senthilkumar House, South of : Elangovan, Balasukumar, Senthilkumar House and Natham Vacant site, West of : Manickavasagam Vayagaya Vacant site, North of : East - West Street in this Site With Constructed House Porch With Door No.4/11, Service Connection No.434 with Further New Construction with Mamool Pathway Rights.

Reserve Price : Rs. 26,00,000/- (Rupees Twenty Six Lakh Only)

AUCTION DETAILS	
Date of Tender-cum Auction Sale	Venue
07.07.2025	City Union Bank Limited, Musiri Branch, 397, Salem Bye Pass Road, Near New Bus Stand, Musiri, Trichirappalli - 621211. Telephone No: 04326-260090, Mobile No: 9344023534

Terms and Conditions of Tender-cum-Auction Sale:
(1) The intending bidders should be present in person for the auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. (2) The intending bidders may obtain the Tender Forms from The Manager, City Union Bank Ltd., Musiri Branch, 397, Salem Bye Pass Road, Near New Bus Stand, Musiri, Trichirappalli - 621211. (3) The intending bidders should submit their bids only in the Tender Form prescribed in sealed envelopes addressed to The Authorised Officer, City Union Bank Ltd., together with a Pay Order / Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of 'City Union Bank Ltd.', on or before 12.00 Noon on the date of Tender-cum-Auction Sale hereby notified. (4) For inspection of the property and other particulars, the intending purchaser may contact Telephone No: 04326-260090, Mobile No:9344023534. (5) The properties are sold on 'As-is-where-is', 'As-is-what-is' and 'Whatever there is' basis. (6) The sealed tenders will be opened in the presence of the intending bidders at 01.00 PM on the date of Tender-cum-Auction Sale hereby notified. Though in general the sale will be by way of closed tenders, the Authorised Officer may, at his sole discretion, conduct an Open Auction among the interested bidders who desire to quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of City Union Bank Limited. (7) The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of sale, failing which the initial deposit of 25% shall be forfeited. (8) The Sale Certificate will be issued by the Authorised Officer in favour of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. (9) The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, registration fee etc., as applicable under law. (10) The successful bidder should pay the statutory dues (lawful house tax, electricity charges and other dues) TDS GST if any, due to Government. Government undertaking and local bodies. (11) The Authorised Officer shall have all the powers to accept or reject the bids or postpone or cancel the sale without assigning any reason whatsoever.

Place: Kumbakonam, Date: 29.05.2025
Authorised Officer
Regd. Office : 148, T.S.R. (Big) Street, Kumbakonam, Thanjavur District, Tamilnadu - 612001, CIN - L65110TN1904PLC001287, Telephone No. 0435 - 2402322, Fax : 0435 - 2431746, Website : www.cityunionbank.com

GIC HOUSING FINANCE LTD.
Corporate Office / Head Office : National Insurance Building, 6th floor, J. T. Road, Next to Astoria Hotel, Churchgate, Mumbai, 400 020 Tel.: (022) 2285 1765 / 66 / 67. Branch Office : Sri Krishna Enclave, No. 75- E/3, 3rd Floor, Thillai Nagar, Trichirappalli, Tamil Nadu 620018. Branch mail Id: trichy@gicfindia.com, Authorized Officer : MR. V.KUMARAGURU, Contact: 9843118900, Office Tel: 0431-2762752.

E-AUCTION SALE NOTICE

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHL), under Securitisation & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, Borrowers/Mortgagors having failed to repay the said due amount, the undersigned has taken possession of the following property in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Sl. No.	File Name	Name of Borrower/ Co-Borrower	Property Address & Area of Property details	Demand notice issued date	Date of Possession	Total Outstanding as on 29.05.25 (Incl. POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1.	TN 0190600100721	Chockalingam P Vijayalaxmi C Ambikapathy K (Guarantor)	House No: 26-12, SF No.2601A, Ward No.8, Vadugur Theru 4th Street, Iluppur Village & Town Panchayat, Pudukkottai - 622102. (Land - 810 Sq.ft, BUA - 1284 Sq.ft, (GF+FF))	23-09-2009	03-01-2025 (PHYSICAL)	2092042/-	16,44,450/-
2.	TN 0190610001357	Nagarajan Yuvaraja V Sathiyavathi	Plot No.84, SF. No.124/1, Vallakanda Ayyanar Nagar, Gundur Village, Thiruverumbur Taluk, Trichy - 620007. (Land - 1200 Sq.ft, BUA - 954 Sq.ft.)	02-07-2019	30-04-2022 (PHYSICAL)	6346726/-	31,40,255/-
3.	TN 0190600100208 & TN 0190600100552	M N G Nathan/ Philomena Nathan Christopher R Simmon Ba (Guarantor)	S F No.235/2C, Plot No.155, 'V G P Selva puram', Kodalyur, Thalappati Taluk - Aravakurichi Village, Karur - 639003. (Land - 1590 Sq.ft, BUA - 576 Sq.ft.)	08-07-2011	11-06-2012 (SYMBOLIC)	1867015 + 457544 = 2324559/-	10,03,200/-

Date of E-Auction & Time: 30-06-2025 at the Web-Portal (<https://www.bankauctions.in>) from 2:00 PM to 03:00 PM, with unlimited extensions of 5 minutes each. Last date for Bid submission / Sealed Bids in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHF office on or before 28-06-2025. Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI Act, 2002 and rules thereunder) GICHL invites OFFERS EITHER in sealed covers or in Online mode to purchase the said properties on 'AS IS WHERE IS BASIS' and 'AS IS WHAT IS BASIS'.

- The Terms & Conditions of the Auction Sale are as follows:-**
- E auction is being held on 'As is where is Basis', 'As is what is Basis', 'Whatever there is' And Without Any Recourse Basis', and will be conducted 'Online'. The E Auction will be conducted through GICHF approved E auction service provider 'M/s. 4 closure'
 - The intending bidders should register their names at portal <https://bankauctions.in> and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider 'M/s.4 closure, Amerpet, Hyderabad, Land line: 040-23736405 and +91-81420006266, Email Id: and Prakash@bankauctions.in Branch mail Id: trichy@gicfindia.com, Authorized Officer : MR. V.KUMARAGURU, Contact: 9843118900, Office Tel: 0431-2762752.
 - The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder / website also subject to conditions in the offer/bid documents to be submitted by the intending participating bidders.
 - Every bidder is required to have his/her own email address in order to participate in the online E-auction.
 - Once Intending Bidder formally registers as a qualified tenderer before authorized officer of GICHF, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.
 - The aforesaid properties shall not be sold below the reserve price mentioned above.
 - Intending bidders are required to deposit Earnest Money Deposit (EMD) @ 10% of the above said respective reserve prices, by way of DDRTGS/NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: Bank Name: Union Bank of India, A/c No: 00511101000039 - A/c Name: GIC HOUSING FINANCE LTD E AUCTION COLLECTION, Branch Name : FORT Address: Union Bank of India, FORT, MUMBAI-400001, IFSC Code - UBIN000511
 - The said Deposit shall be adjusted in the case of successful bidder's, otherwise refunded. The said earnest money deposits will not carry any interest.
 - The offerer along with the aforesaid Earnest Money Deposit (EMD) can be submitted either 'online' through the portal <https://bankauctions.in> along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of GIC Housing Finance Ltd.
 - That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
 - The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
 - Bidders are bound by the principle of 'caveat emptor' (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues etc., of the firm or Secured Asset. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price. ...
 - The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
 - The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire sale price.
 - The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the E-Auction Sale.
 - Inspection of the above said properties can be given on request and as per convenience of Authorized Officer.
 - The Authorised Officer is not bound to accept the highest offer or any other offers and reserves the right to accept or reject any or all the tenders without assigning any reason thereof.
 - GICHL is not responsible for any liabilities whatsoever pending upon the properties as mentioned above. The Property, shall be auctioned on 'As is where is', 'As is what is', 'Whatever there is' And Without Any Recourse Basis.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost

Date: 30-05-2025
Place: Trichy
For Gic Housing Finance Ltd,
Authorized Officer

Indian Overseas Bank Regional Office
Subramaniapuram 4th Street, Karaikudi. Ph : 04565 - 226802

SALE NOTICE FOR SALE OF MOVABLE / IMMOVABLE PROPERTIES
(Under Provision to Rule 8(6) of Security interest (Enforcement) Rules)

E-Auction Sale Notice for Sale of Movable /Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule6(2) & 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 hypothecated /mortgaged/charged to the Secured creditor, the constructive possession of which has been taken by the Authorized Officer of Indian Overseas Bank, Secured Creditor, will be sold on "As is where is" and "As is what is" on