

**VISTAAR FINANCE** **Vistaar Financial Services Private Limited**  
 Regd Office: Plot No.59860-23, 22nd Cross, 29th Main, BTM  
 Layout Stage 2, Bengaluru-560076. www.vistaarfinance.com

**APPENDIX IV [See rule 8 (1)]**  
**POSSESSION NOTICE (For Immovable Property)**

Whereas, the undersigned being the Authorized Officer of Vistaar Financial Services Private Limited under the Securitization 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 Demand Notice dated 19-04-2025 calling upon the Borrower(s): Mr./Mrs. DEVIPRIYA VENKATACHALAM & Mr/Mrs RAMESH ARUMUGAM to repay the amount mentioned in the Notice being Rs. 23,75,441.12 (Rupees Twenty Three Lakhs Seventy Five Thousand Four Hundred Forty One and Twelve Paise Only) against Loan Account No.0256SBML00486 as on 08-04-2025 along with future interest and other charges etc. till actual payment within 60 days from the date of receipt of the said Notice.

The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the 3rd day of July of the year 2025. The Borrower(s) 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 Vistaar Financial Services Private Limited for an amount Rs.23,75,441.12 (Rupees Twenty Three Lakhs Seventy Five Thousand Four Hundred Forty One and Twelve Paise Only) as on 08-04-2025 along with future interest and other charges etc. till actual payment.

The Borrowers' 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.

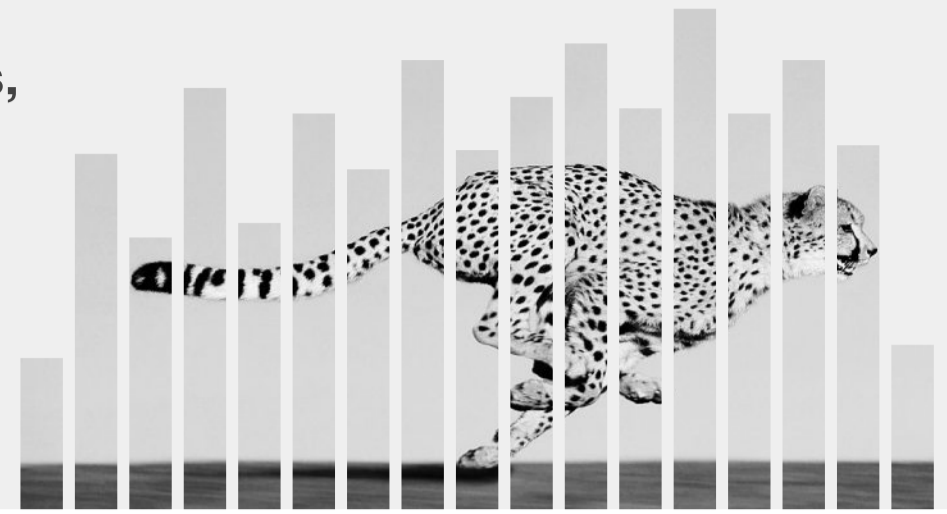
**DESCRIPTION OF THE IMMOVABLE PROPERTY:** All the piece and parcel of the Immovable property admeasuring an extent of 4966.6 Sq. Feet, comprised in situated in Registration District: Erode, Sub Registration: Bhavani, Taluk: Bhavani, Deivapuram pekkadu, Erode; Survey No.517/1,517/2. **Boundaries: East by:** Ganesh Kumar Property, **South by:** Chinnasamy Gounder Property, **West by:** Periyasamy Gounder Property, **North by:** Comman Pathway; The above four boundaries are having total extent 4966.6 Sq.Feet along with pathway and all right etc.

Date: 03-07-2025 Sd/- Authorized Officer  
 Place: Erode For Vistaar Financial Services Private Limited

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## Business Standard Insight Out

Sr. No	Loan A/c. No	Name of Borrower(s) / Co-borrower(s) Legal Heir(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Outstanding as on	
1.	10022896 & TCHHF04040 00100067743	MR. VENKATESAN K, MRS. V. LAKSHMI	Rs. 87,26,628/- is due and payable by you under Agreement No. 10022896 and an amount of Rs. 15,46,253/- is due and payable by you under Agreement No. TCHHF0404000100067743 & 16-06-2022	Rs. 75,00,000/- (Rupees Seventy Five Lakh Only) Earnest Money Deposit (EMD):- Rs. 7,50,000/- (Rupees Seven Lakh Fifty Thousand Only) Type of possession:- Physical	Rs. 24,66,397/- is due and payable by you under Agreement No. TCHHF0404000100067743 and an amount of Rs. 13,43,49,953/- is due and payable by you under Agreement No. 10022896 totalling to Rs. 15,90,13,50/- & 10-07-2024	
2.	TCHIN047900 0100106774 & TCHHL04790 00100105967	MR. SHAJAHAN J MRS. SALSABILA	Rs. 2,52,668/- is due and payable by you under Agreement no. 9053725 and an amount of Rs. 46,88,232/- is due and payable by you under Agreement no. 9053623 and totalling to Rs. 49,40,900/- & 09-05-2024	Rs. 58,50,000/- (Rupees Fifty Eight Lakh Fifty Thousand Only) Earnest Money Deposit (EMD):- Rs. 5,85,000/- (Rupees Five Lakh Eighty Five Thousand Only) Type of possession:- Physical	Rs. 54,53,303/- is due and payable by you under Agreement no. TCHHL0479000100105967 and an amount of Rs. 3,40,189/- is due and payable by you under Agreement no. TCHIN0479000100106774 totalling to Rs. 57,93,492/- & 27-06-2025	
3.	TCHHL08060 00100102537 & TCHIN08060 0100102845	Mr. KARTHIK A Ms. RAJAMANI A	Rs. 7,37,432/- is due and payable by you under Agreement no. TCHHL0806000100102537 and an amount of Rs. 55,110/- is due and payable by you under Agreement no. TCHIN0806000100102845. Totalling to Rs. 7,92,542/- & 12-09-2024	Rs. 6,00,000/- (Rupees Six Lakh Only) Earnest Money Deposit (EMD):- Rs. 60,000/- (Rupees Sixty Thousand Only) Type of possession:- Physical	Rs. 68,357/- is due and payable by you under Agreement no. TCHIN0806000100102845 and an amount of Rs. 8,71,102/- is due and payable by you under Agreement no. TCHHL0806000100102537 totalling to Rs. 9,39,459/- & 27-06-2025	
4.	TCHIN080600 0100147075 & TCHHL08060 00100146973	MR. MURUGESAN.K MRS. TAMILSELVI.M	Rs. 94,878/- is due and payable by you under Agreement no. TCHIN0806000100147075 & an amount of Rs. 17,52,109/- is due and payable by you under Agreement no. TCHHL0806000100146973 Totalling to Rs. 18,46,987/- & 07-11-2024	Rs. 17,50,000/- (Rupees Seventeen Lakh Fifty Thousand Only) Earnest Money Deposit (EMD):- Rs. 1,75,000/- (Rupees One Lakh Seventy Five Thousand Only) Type of possession:- Physical	Rs. 19,37,632/- is due and payable by you under Agreement no. TCHHL0806000100146973 and an amount of Rs. 11,77,171/- is due and payable by you under Agreement no. TCHIN0806000100147075 totalling to Rs. 20,49,403/- & 27-06-2025	
5.	TCHHL08060 00100117993 & TCHIN08060 0100117996	MR. SIVAKUMAR T MRS. PARAVATHI	Rs. 7,62,337/- is due and payable by you under Agreement no. TCHHL0806000100117993 and an amount of Rs. 65,077/- is due and payable by you under Agreement no. TCHIN0806000100117996 and totalling to Rs. 8,27,414/- & 09-02-2024	Rs. 6,00,000/- (Rupees Six Lakh Only) Earnest Money Deposit (EMD):- Rs. 60,000/- (Rupees Sixty Thousand Only) Type of possession:- Physical	Rs. 12,25,931/- is due and payable by you under Agreement no. TCHIN0806000100117996 and an amount of Rs. 1,06,249/- is due and payable by you under Agreement no. TCHHL0806000100117993 totalling to Rs. 13,32,180/- & 27-06-2025	
6.	TCHHL08060001 00202381 & TCHHF08060001 00202437 & TCHIN080600010 0203019 & TCHIN047900010 0301848	MR. VISWANATHAN M Ms. DEEPA S	Rs. 11,18,319/- is due and payable by you under Agreement no. TCHHF0806000100202437 and an amount of Rs. 26,62,416/- is due and payable by you under Agreement no. TCHHL0806000100202381, and an amount of Rs. 1,61,455/- is due and payable by you under Agreement no. TCHIN0806000100203019, and an amount of Rs. 4,35,853/- is due and payable by you under Agreement no. TCHIN0479000100301848 and totalling to Rs. 43,78,043/- & 06-09-2024	Rs. 35,00,000/- (Rupees Thirty Five Lakh Only) Earnest Money Deposit (EMD):- Rs. 3,50,000/- (Rupees Three Lakh Fifty Thousand Only) Type of possession:- Physical	Rs. 50,35,86/- is due and payable by you under Agreement no. TCHIN0479000100301848 and an amount of Rs. 1,26,714/- is due and payable by you under Agreement no. TCHHF0806000100202437 and an amount of Rs. 1,89,106/- is due and payable by you under Agreement no. TCHIN0806000100203019 and an amount of Rs. 3,02,746/- is due and payable by you under Agreement no. TCHHL0806000100202381 totalling to Rs. 49,87,167/- & 27-06-2025	
7.	TCHHL04800 00100150299 & TCHIN04800 0100152147	Mr.MARIAPPAN K, MRS. MURUGAMMAL	Rs. 13,53,054/- is due and payable by you under loan account No. TCHHL0480000100150299 and an amount of Rs. 71,241/- is due and payable by you under loan account No. TCHIN0480000100152147 totalling to Rs. 14,24,295/- & 21-11-2023	Rs. 15,93,596/- is due and payable by you under Agreement no. TCHHL0480000100152147 and an amount of Rs. 1,94,515/- is due and payable by you under Agreement no. TCHHL0480000100161726 and an amount of Rs. 2,01,127/- is due and payable by you under Agreement no. TCHIN0480000100166374 totalling to Rs. 19,89,238/- & 10-07-2024	Rs. 15,00,000/- (Rupees Fifteen Lakh Only) Earnest Money Deposit (EMD):- Rs. 1,50,000/- (Rupees One Lakh Fifty Thousand Only) Type of possession:- Physical	Rs. 16,10,008/- is due and payable by you under Agreement no. TCHIN0480000100152147 and an amount of Rs. 1,83,144/- is due and payable by you under Agreement no. TCHHL0480000100150299 totalling to Rs. 19,92,456/- & 27-06-2025
8.	TCHHF048000 0100161856 & TCHHL048000 0100161726 & TCHIN048000 0100166374	MR RAJU P MRS.SELVI R	Rs. 15,93,596/- is due and payable by you under Agreement no. TCHHF0480000100161856 and an amount of Rs. 1,94,515/- is due and payable by you under Agreement no. TCHHL0480000100161726 and an amount of Rs. 2,01,127/- is due and payable by you under Agreement no. TCHIN0480000100166374 totalling to Rs. 19,89,238/- & 10-07-2024	Rs. 19,00,000/- (Rupees Nineteen Lakh Only) Earnest Money Deposit (EMD):- Rs. 1,90,000/- (Rupees One Lakh Ninety Thousand Only) Type of possession:- Physical	Rs. 25,32,14/- is due and payable by you under Agreement no. TCHHL0480000100161726 and an amount of Rs. 2,41,705/- is due and payable by you under Agreement no. TCHIN0480000100166374 and an amount of Rs. 1,90,334/- is due and payable by you under Agreement no. TCHHF0480000100161856 totalling to Rs. 23,98,264/- & 27-06-2025	
9.	TCHIN087200 0100249789 & TCHHF08720 0100249093	MR V PRABIN ANTONY MRS RAJESHWARI	Rs. 21,05,044/- is due and payable by you under Agreement no. TCHHF0872000100249093 and an amount of Rs. 1,50,170/- is due and payable by you under Agreement no. TCHIN0872000100249789 and totalling to Rs. 22,55,214/- & 09-05-2024	Rs. 25,00,000/- (Rupees Twenty Five Lakh Only) Earnest Money Deposit (EMD):- Rs. 2,50,000/- (Rupees Two Lakh Fifty Thousand Only) Type of possession:- Physical	Rs. 26,16,720/- (Rupees Twenty Six Lakh Thousand Seven Hundred Twenty Only) is due and payable by you under Agreement no. TCHHF0872000100249093 & 27-06-2025	
10.	TCHHL08680 00100150990 & TCHIN08680 0100151791	MR MANIBALA K Mrs DEEPA M	Rs. 5,41,885/- is due and payable by you under Agreement no. TCHHL08680000100150990 and an amount of Rs. 64,286/- is due and payable by you under Agreement no. TCHIN08680000100151791 and totalling to Rs. 6,06,171/- & 10-07-2024	Rs. 7,50,000/- (Rupees Seven Lakh Fifty Thousand Only) Earnest Money Deposit (EMD):- Rs. 75,000/- (Rupees Seventy Five Thousand Only) Type of possession:- Physical	Rs. 69,7661/- is due and payable by you under Agreement no. TCHHL08680000100150990 and an amount of Rs. 81,951/- is due and payable by you under Agreement no. TCHIN08680000100151791 totalling to Rs. 77,9612/- & 27-06-2025	
11.	TCHHL08360 0100255534 & TCHHF08360 0100255535 & TCHIN083600 0100258722	Ms. Pushba K M/S. Nathan Cocon Traders, Mr. K R Karthikeyan	Rs. 7,37,432/- is due and payable by you under Agreement no. TCHHL083600010025534 and an amount of Rs. 55,110/- is due and payable by you under Agreement no. TCHIN0836000100258722. Totalling to Rs. 7,92,542/- & 12-09-2024	Rs. 1,93,186/- is due and payable by you under Agreement no. TCHHL0836000100255534 and an amount of Rs. 8,52,372/- is due and payable by you under Agreement no. TCHHF0836000100255535, and an amount of Rs. 1,01,879/- is due and payable by you under Agreement no. TCHIN0836000100258722. Totalling to Rs. 11,47,437/- & 09-05-2024	Rs. 10,90,000/- (Rupees Ten Lakh Ninety Thousand Only) Earnest Money Deposit (EMD):- Rs. 1,09,000/- (Rupees One Lakh Nine Thousand Only) Type of possession:- Physical	Rs. 27,14,951/- is due and payable by you under Agreement no. TCHHL0836000100255534 and an amount of Rs. 11,79,551/- is due and payable by you under Agreement no. TCHIN0836000100258722 and an amount of Rs. 94,1791/- is due and payable by you under Agreement no. TCHHF0836000100255535 totalling to Rs. 13,31,241/- & 27-06-2025
12.	TCHHL04810 00100195430 & TCHIN04810 0100196639 & TCHHF04810 00100195822	MR PERIYASAMY MRS SRIDEVI	Rs. 94,878/- is due and payable by you under Agreement no. TCHIN0481000100195430 and an amount of Rs. 17,52,109/- is due and payable by you under Agreement no. TCHHL0481000100196639 and an amount of Rs. 1,61,210/- is due and payable by you under Agreement no. TCHHF0481000100195822 and totalling to Rs. 22,76,799/- & 09-05-2024	Rs. 5,45,157/- is due and payable by you under Agreement no. TCHHL0481000100195430 and an amount of Rs. 1,10,008/- is due and payable by you under Agreement no. TCHIN0481000100196639 and an amount of Rs. 16,21,639/- is due and payable by you under Agreement no. TCHHF0481000100195822 and totalling to Rs. 22,76,799/- & 09-05-2024	Rs. 22,00,000/- (Rupees Twenty Two Lakh Only) Earnest Money Deposit (EMD):- Rs. 2,20,000/- (Rupees Two Lakh Twenty Thousand Only) Type of possession:- Physical	Rs. 14,76,01/- is due and payable by you under Agreement no. TCHIN0481000100196639 and an amount of Rs. 73,1563/- is due and payable by you under Agreement no. TCHHL0481000100195430 and an amount of Rs. 1,95,2055/- is due and payable by you under Agreement no. TCHHF0481000100195822 totalling to Rs. 28,31,219/- & 27-06-2025

**Description of the Immovable Property:** All that piece and parcel of the land situated at Tuticorin District, Tuticorin Taluk, Corporation 3rd Ward, Tuticorin RD, Melur Sub-Registrar office, Meelavittan Silvarpura Village, comprised in S.No.332/1, As per Revenue Record S.No.332/1, measuring an extent of 653.40 Sq.ft., and bounded on the boundaries: North Of - East West Street, Land belongs to Pushpam Vagayarah South Of - East West Street East Of - House belongs to Nandhakumar West Of - Land belongs to Pushpam Vagayara Measurement: Northern side from East to West -10.89 feet Southern side from East to West -10.89 feet Eastern side from South to North-60 feet Western side from South to North - 60 feet Within the above said boundaries 653.40 Sq.ft.

**Description of the Immovable Property:** All that piece and parcel of the land situated at Tuticorin District, Tuticorin Taluk, Corporation 3rd Ward, Tuticorin RD, Melur Sub-Registrar office, Meelavittan Silvarpura Village, comprised in S.No.332/1, As per Revenue Record S.No.332/1, measuring an extent of 653.40 Sq.ft., and bounded on the boundaries: North Of - East West Street, Land belongs to Pushpam Vagayarah South Of - East West Street East Of - House belongs to Nandhakumar West Of - Land belongs to Pushpam Vagayara Measurement: Northern side from East to West -10.89 feet Southern side from East to West -10.89 feet Eastern side from South to North-60 feet Western side from South to North - 60 feet Within the above said boundaries 653.40 Sq.ft.

**Description of the Immovable Property:** All that piece and parcel of the vacant land situated at Keezhmidalam Village (Now Keezhmidalam B), Vilvanode (Now Kiliyanor) Taluk, Palapallam Town Panchayat and Kaniyakumari District, the land of 4.625 Cents (187.18 Sq.Mtr) in Old No.277, Re S.No.414/12 and lying within the Registration District of Marthandam, Vilvanode Taluk, Sub-Registration District of Karungall and Kaniyakumari District. Karungall SRO. Boundaries for 4.625 Cents of land with Building Bounded on the:- North by - Pathway, Mariya Pushpam Plot South by - Eshakku land East by - Mariya Pusham, Thanga Nadar land West by - Pathway, Thathayus Antony. With all easement rights and pathway.

**Description of the Immovable Property:** All that piece and parcel of the Tiruppur Registration District, Avinashi SRO, Avinashi Taluk, Puthupalayam Village, land in S.F.No-727/3A1, the larger extend of the land Acre 7.57 is divided into residential plots and named as "Sri Sami Nagar" in site no.15 Western Portion in Southern Side one portion situated within the following boundaries and Measurements: North of: 30 ft wide East West Layout Road South of: Site No.15 in Northern side portion belonging to Palanisamy West of: Managalam to Vanjipalayam Main Road East of: Site No.15 in one portion belonging to Suresh Kumar. Measurement: East West North Side Cross 51 ft, East West South side 44 ft, South North East side 28 ft, South North West side 27 ft, Admeasuring 1304 Sq.ft or 1221.14 Sq.mts extent of Vacant land with using the rights to use common pathways. The above property is comprised in S.F.No.727/3A1C3A

**Description of the Immovable Property:** All that piece and parcel of the Erode District, Avalpoondurai, SRO, Modakurichi Taluk, Nanjai Uthukuli Village, Old Survey Nos. 608, 620, 621, Kulathakadu, Resurvey No.769/2 Part, Punjai Hec.7.58.00, Kist 15.16, Patta No.822, Punjai Acre 5.57 1/4, lands divided into House site namely "MAHALAKSHMI LAYOUT" Salem Town and country Planning Executive Officer, Na.Ka.No.3495/2018, dated 27.07.2018 and Modakurichi Block Development officer Na.Ka.No.3590/2018/B2, date 28.12.2018, DTCP Approval, House Site No.108 East side for an extent of 875 Sq.Ft. or 81.285 Sq.Meter in this with the following boundaries:- West by Site No.108 West Part East by 23 Feet North South Road, South by Site No. 109, North by 25 Feet East West Road, Within the following boundaries, On both side East - West 25ft, On both side South - North 35 Ft. Total Extent of 875 Sq.Ft or 81.285 Sq.Meter, house site with buildings, With usual Pathway, common road, common rights etc. At present Nanjai Uthukuli Panchayat Limit.

**Description of the Immovable Property:** All that piece and parcel of the 1st Item- House Site No.EWS- B 5454- 40.00 Sq.Meter:- Tiruppur District, Tirupur RD, Thottipalayam SRO, Tirupur South Taluk, Mudalipalayam Village, Kasa No.180 Part, Tamilnadu Housing Board layout, Approval Mudalipalayam Layout, EWS B- 5454 for an extent of 40.00 Sq.Meter House site, within the following boundaries:- 2.00 meter road on the North, 2nd Item Property on the East, Site Nos. 5447 & 5448 on the South, Site No.5445 on the West Within the above said Boundaries:- Northern side East- West 4.0 meter, Southern side East- West 4.0 meter, Eastern side South- North 10.0 meter, Western side South-North 10.0 meter Total Extent of 40.00 Sq.meter house site with usual pathway, common road, common rights etc., kasa No.180/1A1B1, patta No.848. 2ND ITEM- HOUSE SITE No.EWS B 5453- 20.00 Sq.METER:- Tiruppur District, Tirupur RD, Thottipalayam SRO, Tirupur South Taluk, Mudalipalayam Village, kasa No.180 part, Tamilnadu Housing Board layout, Approval Mudalipalayam Layout, EWS B- 5453, for an extent of 20.00 Sq.meter house site, within the following boundaries:- 2.00 meter road on the North, Site No.EWS B 5453 Eastern Side property on the East, Site No.5448 on the South, 1st Item property on the West Within the above said boundaries:- Northern side East- West 2.00 meter, Southern side East- West 2.00 meter, Eastern side South- North 10.0 meter, Western side South- North 10.0 meter Total extent of 20.00 Sq.meter house site, with usual pathway, common road, common rights etc., Kasa No.180/1A1B1, Patta No.848. 1st Item- 40.00 Sq.meter, 2nd Item- 20.00 Sq.meter Total - 60.00 Sq.meter.

**Description of the Immovable Property:** Erode District, Avalpoondurai SRO, Modakurichi Taluk, Nanjai Uthukuli Village, Old Survey No.608, 620, 621, kulathakadu, Resurvey No.769/2Part, Punjai Hec. 7.58.00, Kist. 15.16, Patta no.822, Punjai Acre 5.57 cents, lands divided into house site namely "MAHALAKSHMI LAYOUT" Salem Town and Country Planning Executive Officer, Na.Ka. No.3495/2018/Sem3, date 27.07.2018 and Modakurichi Block Development officer Na.Ka.No.3590/2018/B2, date. 28.12.2018, DTCP Approval, House site No.108 West side for an extent of 875 Sq.feet or 81.319 Sq.meter in this within the following boundaries:- House site No. 108, Eastern side A.Karthick share Properties of the East, House site No.107 of the West, House Site No. 109 of the North, 25 ft breadth East West of the South, Within the following boundaries:- East-West Northern sides 25 feet, East-West Southern sides 25 feet, South - North Eastern sides 35 feet, South - North Western sides 35 feet. Total extent of 875 Sq.feet (or) 81.285 Sq.meter, house site, with usual pathway, common road, common rights etc.

**Description of the Immovable Property:** All that piece and parcel of the Erode District, Erode R.D Perundurai S.R.D, Erode Taluk, Puthur Pudupalayam, Village, Patta No.594, Old Kasa No.213, Punjai Acre 13.33 Cents, New Resurvey No.267/1, Punjai Hec.4.60.92, Kist Rs.12.77, New Sub Division Patta No.1278, New Resurvey No.267/1M, Punjai Hec0.50.20, in this Punjai Acre 1.24 cents, lands divided into House sites and road formed Town and country planning Deputy Director Erode District, Erode ROC No.ERD/SMEB829, Dated 27-10-2022, Pichamdampalayam Panchayat President Na.Ka.No.05/2022-2023, dated 14-11-2022 layout order Ma.Va.No./Ea.No.05/2022-2023, dated 14-11-2022 layout order Ma.Va.No./Ea.No.40/2022. (DTCP) Pichamdampalayam Panchayat Theermana No.91/2022-2023, dated 14-11-2022, lands divided into house site namely "SHRI VARAHI PROMOTERS SMART CITY". House site No.16, Northern Side for an extent of 1286 Sq.ft, house within the following boundaries:- House Site No.15, Northern Side on the North, 7.2 Meter breadth South-North Plot Road on the East, Resurvey No.267/2A on the West, House Site No.16 Southern Side on the South, Within the above said Boundaries:- Northern Side East - West 42'0" Feet, Southern Side East - West 43'0" Feet, Western Side South - North 30'6" Feet, Eastern Side South - North 30'0" Feet, Total Extent of 1286 Sq.Feet House site, With usual pathway, common road, Common rights etc, Resurvey no.267/1M1

At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

NOTE: The E-auction of the properties will take place through portal <http://bankauctions.in> on 22-07-2025 between 2:00 PM to 3:00 PM with limited extension of 5 minutes each.

Terms and Condition:

1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment Amount will be: Rs.10,000/- (Rupees Ten Thousand Only) 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft (Rufep) for the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on 11-07-2025 between 11 AM to 5.00 PM with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24Hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day is a Sunday or other holiday, then on the first office day after the 15th day. 10. In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities arrears of property tax, electricity etc. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, M/s. 4Closure, Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad - 500038 Email : info@bankauctions.in or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8589893696. Please send your query on WhatsApp number - 9999078669. 13. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14. Please refer to the below link provided in secured creditor's website <https://url.li/cttbtm> for the above details. 15. Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html>

Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning party for sale/auction of the property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place: TAMILNADU  
 Date: 04.07.2025

Sd/- Authorized Officer,  
 Tata Capital Housing Finance Ltd.