

Name of the Borrower		Mrs.Dhanalakshmi
		Old S.No.339/1A, as per
		Patta New
		S.No.339/1A1A5, Plot
		No.23, Bharathiryar Street,
		VRB Nagar, Minjur Village,
Address and description of		Ponneri Taluk & SRO,
Property		Tiruvallur District.
City		Tiruvallur District
State		TAMILNADU
		-
		-
		-
Description of Property		Land and Building
Nature of Property (Plot/Flat,		
etc.)		Plot
Area of Property(in sq. feet)		2400 sqft
UOM		-
Age of Building (In Years)		-
	No. of Room	NIL
	No. of Bathroom	NIL
Specification of Property	No. of Balcony	NA
	Boundary wall (if	
	available)	NIL
	Lift	NA
	Club House	NIL
	Gymnasium	-
Amenities available	Park	-
Floor		-
No. of floor in Building		NIL
	Hospital	0.7 Kms Welcare Hospital
		0.3Kms Israel Mission
	School	Matric School
	Bus stop	Minjur Bus Stop 0.5 kms
	Main Road	-
Distance from Key facilities(In	Market/Shopping	
Kms)	Complex	-
	Society Maintenance	
	dues	NIL
Encumbrances Known to	Municipal Dues	NIL
Arcil	Any other Dues	NIL





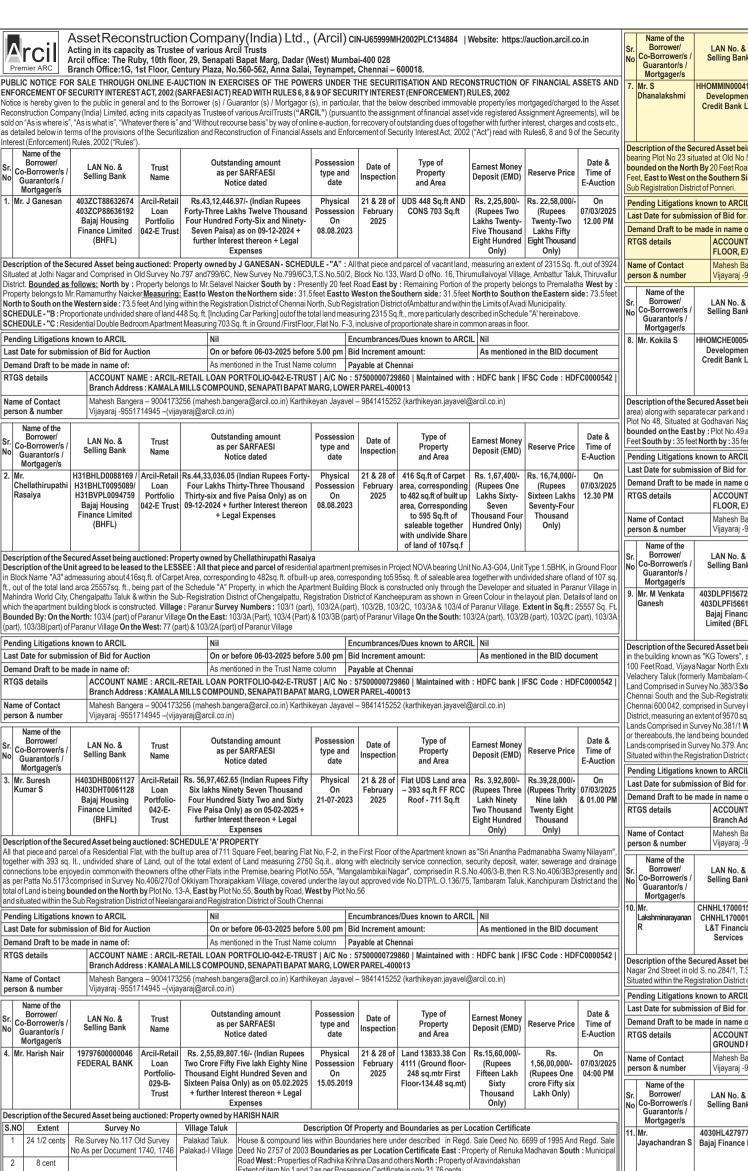












an	d situated within the	Sub Registration Dist	rict of Neelan	garai and	Registra	tion District of South Che	nnai						
Pe	nding Litigations	known to ARCIL			Nil			En	cumbrances	/Dues known to ARC	L Nil		
La	st Date for submi	ssion of Bid for Auct	tion		On or b	efore 06-03-2025 befor	e 5.00 pm	Bio	d Increment	amount:	As mentioned	d in the BID doc	ument
De	mand Draft to be	made in name of:			As ment	As mentioned in the Trust Name column Payable at Chennai							
R	GS details					ORTFOLIO-042-E-TRUS ND, SENAPATI BAPAT I					: HDFC bank I	FSC Code : HDF	C0000542
	me of Contact rson & number	Mahesh Banger Vijayaraj -95517				gera@arcil.co.in) Karthił	keyan Jaya	vel -	- 984141525	2 (karthikeyan.jayavel@	garcil.co.in)		
Sr. No	Name of the Borrower/ Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name		as pe	nding amount r SARFAESI tice dated	Possessi type an date		Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
4.	Mr. Harish Nair	19797600000046 FEDERAL BANK	Arcil-Retail Loan Portfolio- 029-B- Trust	Two Cr Thousa Sixteer	ore Fifty and Eigh Paisa C her Inter	7.16/- (Indian Rupees Five lakh Eighty Nine It Hundred Seven and Only) as on 05.02.2025 rest thereon + Legal Expenses	Physica Possessi On 15.05.20	ion	21 & 28 of February 2025	Land 13833.38 Con 4111 (Ground floor- 248 sq.mtr First Floor-134.48 sq.mt)	Rs.15,60,000/- (Rupees Fifteen Lakh Sixty Thousand Only)	Rs. 1,56,00,000/- (Rupees One crore Fifty six Lakh Only)	On 07/03/2025 04:00 PM
		cured Asset being at	ictioned: Pro	perty ov	vned by l	HARISH NAIR							
S.	NO Extent Survey No V			Village						Boundaries as per Lo			
	1 24 1/2 cents 2 8 cent	Re.Survey No.117 C No As per Document		Palakad- Palakad-		House & compound liest Deed No 2757 of 2003 Road West: Properties Extent of item No 1 and 2	Boundarie of Radhika	s as Krih	s <mark>per Locatio</mark> nna Das and o	on Certificate East : Protection Certificate East : Protection Certificate East : Property of	operty of Renuka		
Pe	nding Litigations	known to ARCIL			Nil			En	cumbrances	/Dues known to ARC	IL Nil		
La	st Date for submi	ssion of Bid for Auct	tion		On or b	efore 06-03-2025 befor	e 5.00 pm	Bio	d Increment	amount:	As mentioned	d in the BID doc	ument
De	mand Draft to be	made in name of:			As ment	tioned in the Trust Name	column	Pay	yable at Che	nnai			
R	GS details					o-029-B-Trust A/C No : NAPATI BAPAT MARG,I					IFSC Code: HDF	C0000542 Brar	nch Address
	me of Contact rson & number	Mahesh Banger Vijayaraj -95517				gera@arcil.co.in) Karthil	keyan Jaya	vel -	- 984141525	2 (karthikeyan.jayavel@	garcil.co.in)		
Sr. No	Guarantor/s / Selling Bank Name Mortgager/s				Outstanding amount as per SARFAESI type and Notice dated Notice dated Date of Inspection		Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction			
5.	Mr. Ulaganathan SLPHCHNI0000517 Shriram Housing Finance Limited (SHFL) O45-A Trust,			Crore TI Five H Paisa C	nree Laki undred I Only) as c	6/- (Indian Rupees One n Fifty Seven Thousand Eighty and Ninety Six on 09/12/2024 + further on + Legal Expenses	Physica Possessi On 21-10-20	ion	04 & 12 of March 2025	UDS 430.00 Sqft and Const 913.00 Sqft	Rs.4,50,000/- (Rupees Four Lakhs Fifty Thousand Only)	Rs.45,00,000/- (Rupees Forty Five Lakhs Only Only)	On 17.03.2025 04.00 PM

Last Date for submission	on of Bid for Auc	tion	On or before 14-03-2025 before	e 5.00 pm	Bid Increment	amount:	As mentione	d in the BID doc	ument
Demand Draft to be ma	ade in name of:		As mentioned in the Trust Name	column	Payable at Che	ennai			
RTGS details			ail Loan Portfolio 045-A-Trust A/C No : S TOWERS, NARIMAN POINT, MUMBAI,			ed with : HDFC bank I	FSC Code: HDF	C0000291 Brand	ch Address
Name of Contact person & number		256 (mahesh.bangera@arcil.co.in) Karthil yaraj@arcil.co.in)	keyan Jaya\	el – 984141525	2 (karthikeyan.jayavel@	@arcil.co.in)			
Sr. Borrower/ Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Outstanding amount as per SARFAESI Notice dated	Possessi type and date	. Date of	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction	
A HN	HNHL17000335,C NHL17000406,CH HL17000425,CHN HL17000411 L&T Housing Finance Ltd	Arcil-Retail Loan Portfolio- 058-C- Trust	Rs.83,10,706.73/- (Indian Rupees Eighty Three Lakhs Ten Thousand Seven Hundred Six and Seventy Three Paisa Only) as on 05.02.2025 +further Interest thereon + Legal Expenses	Physica Possessi On 17.02.202	on March 2025	land 1500 sq.ft	Rs.1,60,000/- (Rupees One Lakh Sixty Thousand Only)	Rs.16,00,000/- (Rupees Sixteen Lakh Only)	On 25.03.202 4.00PM
Anjaneyar Nagar compris Chengalpattu, Layout Pla	iscription of the Secured Asset being auctioned: Property owned by ABDUL AZEEZ A- All that piece and parcel of vacant housing site bearing Plot No.48 measuring 1500 sqft in Sundars janeyar Nagar comprised in S. Nos. 518/2 and 518/5B in No.56, at Kattrambakkam 'A' Village, Sriperumbudur Taluk, Kanchipuram District (Layout approved by DTCP, Chengalpattu Region engalpattu, Layout Planning Permitapproval No.168/2014, dated 19.11.2014 by Director of Town & Country Planning) and Boundedon PlotNo.48 North by : Shop No.2 South by: PlotNo.47 Eas								

SCHEDULE 'A' PROPERTY: Flat No.-3, in the First Foor, having built up area measuring 913 Sq.Ft. inclusive of common rights and benefits together with 430 Sq.Ft. undivided share of land out of 2441 Sq.Ft., in door no.1 Burma Tamilar Colony, 2nd Street, Thalakancheri, Comprised in Survey No126, situated at Thalakanchery Village, Tambaram Taluk, Kanceepuram District and bounded on the Bounded on the North by: Burma Tamilar Colony, 2nd Street, South by: Mr. Rangan's House and Ground East by: Road, West by: Mr. Durairaj House and Ground Adnneasuring: East to West on

Encumbrances/Dues known to ARCIL Nil

the Northern side : 42 Feet East to West on the Soutern side : 51 Feet North to South on the Eastern side : 54 Feet North to South on the Western side : 51 Feet

Nil

Pending Litigations known to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Nil
by: Plot No.49, 50 & 51 West by: 30 feet road. Situated within the F	Registration District of Chengalpattu and Sub I	Registration District of Sriperumbudur.	
Chengalpattu, Layout Planning Permitapproval No.168/2014, date			thby: Shop No.2South by: PlotNo.47 East
Anjaneyar Nagar comprised in S. Nos. 518/2 and 518/5B in No	.56, at Kattrambakkam 'A' Village, Sriperum	nbudur Taluk, Kanchipuram District (Layout	t approved by DTCP, Chengalpattu Region,
Description of the Secured Asset being auctioned: Property	owned by ABDUL AZEEZ A- All that piece	e and parcel of vacant housing site bearing	Plot No.48 measuring 1500 sqft in Sundara

Last Date for submission	of Bid for Auction	On or before 24-03-2025 before 5.00 pm	Bid Increment amount:	As mentioned in the BID document
Demand Draft to be made	e in name of:	As mentioned in the Trust Name column	Payable at Chennai	
		Portfolio-058-C-Trust A/C No : 575000004 APATI BAPAT MARG, LOWER PAREL-4000		SC Code: HDFC0000542 Branch Addres

Mahesh Bangera – 9004173256 (mahesh.bangera@arcil.co.in) Karthikeyan Jayavel – 9841415252 (karthikeyan.jayavel@arcil.co.in) Vijayaraj -9551714945 –(vijayaraj@arcil.co.in) Name of Contact person & number

Description of the Secured Asset being auctioned: Property owned by ULAGANATHAN D

Situated within the Sub-Registration District of Alandur and Registration District of South

Pending Litigations known to ARCIL

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	Sr. No	Name of the Borrower/ Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
וי	7.	Mr. S	HHOMMIN00041692	Arcil-	Rs.1,13,61,849.51/- (Indian Rupees	Physical	07 & 14 of	Land 2400 Sq.ft	Rs.4,02,500/-	Rs.40,25,000/-	On
et e .,		Dhanalakshmi	Development Credit Bank Ltd	SBPS-022- IV-Trust	One Crore Thirteen Lakh Sixty One Thousand Eight Hundred Forty Nine and Fifty One Paisa Only) as on 05.02.2025 +further Interest thereon + Legal Expenses	Possession On 08.11.2024	March 2025	Constructed 1454 Sq.ft GF-772 Sqft 252 Sqft Mcc+520 Sqft Rcc) FF-682 Sqft	(Rupees Four Lakh Two Thousand Five Hundred Only)	Twenty Five	24.03.2025 04:30 PM

Description of the Secured Asset being auctioned: Property owned by S DHANALAKSHMI- All that piece and parcel of property being land measuring an extent of 2400 Sq Ft together with building bearing Plot No 23 situated at Old No 50, New No 138, V.R.B. Nagar, Minjur Village, Ponneri Taluk, Chengalpattu MGR Taluk, Comprised in Old Survey No 339/1A, New Survey No 339/IAIA5, and bounded on the North By 20 Feet Road, South By Plot No 9, East By Plot No 22, and West By Plot No 24, <u>Linear measurements for an extent of 2400 Sq Ft</u>: East to West on the Northern Side: 40 Feet, East to West on the Southern Side: 40 Feet, North to South on the Eastern Side: 60 Feet, North to South on the Western Side: 60 Feet. Within the Registration District of Chennai North and ub Registration District of Ponneri

Pending Litigations known to ARCIL Encumbrances/Dues known to ARCIL Nil As mentioned in the BID document Last Date for submission of Bid for Auction On or before 21-03-2025 before 5.00 pm Bid Increment amount Demand Draft to be made in name of As mentioned in the Trust Name column Payable at Chennai ACCOUNT NAME: ARCIL-SBPS-022-IV TRUST | A/C No: 05420350002070 | Maintained with: HDFC bank | IFSC Code: HDFC0000291 | Branch Address: GROUND RTGS details FLOOR, EXPRESS TOWERS, NARIMAN POINT, MUMBAI, MAHARASHTRA 400021

Mahesh Bangera – 9004173256 (mahesh.bangera@arcil.co.in) Karthikeyan Jayavel – 9841415252 (karthikeyan.jayavel@arcil.co.in)

ijayaraj -9551714945 –(vijayaraj@arcil.co.in

Name of the Outstanding amount Possession Date & Type of Borrower/ LAN No. & Trust Date of Earnest Money as per SARFAESI type and Property o-Borrower/s Deposit (EMD) Name Guarantor/s Mortgager/s Notice dated and Area E-Auctio Rs.1,78,59,901.44/- (Indian Rupees LAND: 1050 Sqf Mr. Kokila S HOMCHE00054119 Physical Rs.4,36,000 Rs.43,60,000 Develo SBPS-022-One Crore Seventy Eight Lakh Fifty Possession March SBUA:855 Sqft 25.03.2025 Credit Bank Ltd Nine Thousand Nine Hundred One 2025 Four Lakh 03:30 PM and Forty Four Paisa Only) as on 15.03.2024 Thirty Six Lakh Sixty 05.02.2025 +further Interest thereor Legal Expenses Only) Only)

Description of the Secured Asset being auctioned: Property owned by KOKILAS - All the piece and parcel of property being Flat in the First Floor measuring an extent of 885 Sqft(including commo area) along with separate car park and septic tank and over head tank etc with the right to construct on the open terrace in Block B together with 1050 Sqft Undivided Share out of 2100 Sqft land bearing Plot No 48, Situated at Godhavari Nagar, Ayyancherry, Comprised in old Survey No 76/6D1, and 75/6D2, New survey no 75/31 of Ayyancherry Village, Chengalpattu Taluk,Kanchipuram Dist and ounded on the East by : Plot No.49 and West by : Plot No.47 South by : Plot No.50 North by : 23 Feet Road Linear Measurements for an extent of 2100Sqft East by : 60 Feet and West by : 60 Feet South by: 35 feet North by: 35 feet

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Pending Litigations know	wn to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Nil			
Last Date for submission	n of Bid for Auction	On or before 24-03-2025 before 5.00 pm	Bid Increment amount:	As mentioned in the BID document			
Demand Draft to be mad	e in name of:	As mentioned in the Trust Name column	Payable at Chennai				
RTGS details		2-IV TRUST A/C No : 05420350002070 Ma MAN POINT, MUMBAI, MAHARASHTRA 400		HDFC0000291 Branch Address : GROUND			
Name of Contact	Mahesh Bangera – 9004173256 (mal	nesh.bangera@arcil.co.in) Karthikeyan Jaya rcil.co.in)	vel – 9841415252 (karthikeyan.jayavel@a	rcil.co.in)			

	Name of the Borrower/ Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
П	9. Mr. M Venkata	403DLPFI567214,	Arcil-Retail	Rs.1,84,90,291.96/- (Indian Rupees	Physical	07 & 14 of	UDS 300 Con 850	Rs.5,80,000/-	Rs.58,00,000/-	On
II	Ganesh	403DLPFI566130	Loan	One Crore Eighty Four Lakh Ninety	Possession	March		(Rupees Five	(Rupees	25.03.2025
II		Bajaj Finance	Portfolio-	Thousand Two Hundred Ninety One	On	2025		Lakhs eighty	Fifty Eight	03.00 PM
$\ $		Limited (BFL)	042-D-	and Ninety Six Paisa) as on 05.02.2025 +	26.04.2024			Thousand	Lakhs Only)	
			Trust	further Interest thereon + Legal Expenses				Only)		

Description of the Secured Asset being auctioned: Property owned by M VENKATA GANESH-A flat measuring 850 sq.ft., (inclusive of share in common areas), bearing No. GB on the Ground Flooin the building known as "KG Towers", situated at Plot No.30A, together with a 300 sq.ft., undivided share, being aggregate of: ITEM 1: All that piece and parcel of the vacant land bearing Plot No.30-A 100 FeetRoad, Vijaya Nagar North Extension, Velachery, Chennai 600 042, comprised in Survey No. 383 (part), Patta No. 7327, as per Patta Survey No. 383/3, situated at No. 137, Velachery Village now Velachery Taluk (formerly Mambalam-Guindy Taluk), Chennai District, measuring an extent of 6415 sq.ft., or thereabouts out of 8125 sq.ft., or thereabouts, the land being bounded on the: North by Land Comprised in Survey No.383/3 South by: Approved Layout East by: 150 Feet Road West by: Land Comprised in Survey Nos.375/2 380/3 86 380/6. Situated within the Registration District of Chennai South and the Sub-Registration District of Velachery. ITEM NO.2: All that piece and parcel of the vacant land bearing Plot No.30, 100 Feet Road, Vijaya Nagar North Extension, Velachery, Chennai 600 042, comprised in Survey No.375/1, Patta No.6151, as per Patta Survey No.375/3, situated at No.137, Velachery Village now Velachery Taluk (formerly Mambalam-Guindy Taluk), Chennai District, measuring an extent of 9570 sq.ft., or thereabouts the land being bounded on the: North by: Land Comprised in Survey No.380/2 South by: Land Comprised in Survey No.371/1 East by: Lands Comprised in Survey No.381/1 **West by:** Land Comprised in Survey Nos.376 & 374. And Survey No.380/2 (part), Patta No.6151, as per Patta Survey No.380/3, measuring an extent of 3044 sq.ft. or thereabouts, the land being bounded on the North by: Lands comprised in Survey No.3876/3, 383 Part 371/2, East by: 150 Feet Road, West by: Lands comprised in Survey No.379. And in all admeasuring an extent of 12614 sq.ft., or thereabouts. Situated within the Registration District of Chennai South and the Sub-Registration District of Velachery

	Pending Litigations know	vn to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Nil	
	Last Date for submission	of Bid for Auction	On or before 24-03-2025 before 5.00 pm	Bid Increment amount:	As mentioned in the BID document	
	Demand Draft to be made	e in name of:	As mentioned in the Trust Name column	Payable at Chennai		
				HDFC bank IFSC Code : HDFC0000542		
Ш		Branch Address: KAMALA MILLS C	OMPOUND, SENAPATI BAPAT MARG, LOV	VER PAREL-400013		
ш			nesh.bangera@arcil.co.in) Karthikeyan Jaya	vel – 9841415252 (karthikeyan.jayavel@a	rcil.co.in)	
Ш	person & number	Vijayaraj -9551714945 –(vijayaraj@ai	rcil.co.in)			

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	Sr. No	Name of the Borrower/ Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
4	10.	Mr.	CHNHL17000157 //	Arcil-	Rs.2,88,13,599.57/- (Indian Rupees Two	Physical	07 & 14 of	LAND/Sq.ft 1458	Rs.9,35,000/-	Rs.93,50,000/-	On
		Lakshminarayanan	CHNHL17000129	Retail-	Crore Eighty Eight Lakh Thirteen	Possession	March	CON 900	(Rupees Nine	(Rupees Ninety	24.03.2025
1		R	L&T Financial	Loan	Thousand Five Hundred Ninety Nine	On	2025		Lakh Thirty	Three Lakh	03:30 PM
1			Services	Portfolio	and Fifty Seven Paisa Only) as on 05.02.2025	31.07.2024			Five Thousand	Fifty Thousand	
\parallel				58-B-Trust	+further Interest thereon + Legal Expenses				Only)	Only)	

Description of the Secured Asset being auctioned: Property owned by LAKSHMINARAYANAN R-All that piece and parcel of land measuring 2520 sq.ft in plot no.35 together with building, Balaj Nagar 2nd Street in old S. no.284/1, T.S. no.37, Balaji Nagar 2nd Street at Keelkattalai Village Bounded on: North by: 20 feet road South by: Plot no. 40 East by: Plot no. 36 West by: Plot no. 34 Situated within the Registration District of Chennai South and Sub Registration District of Pallavaram

IJ	Pending Litigations know	vn to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Nil		
	Last Date for submission	of Bid for Auction	On or before 21-03-2025 before 5.00 pm	Bid Increment amount:	As mentioned in the BID document		
	Demand Draft to be mad	e in name of:	As mentioned in the Trust Name column	Payable at Chennai			
			n Portfolio-058-B-Trust A/C No:5750000 RS, NARIMAN POINT, MUMBAI, MAHARAS		C Code : HDFC0000542 Branch Address :		
		Mahesh Bangera – 9004173256 (mah Vijayaraj -9551714945 –(vijayaraj@ar	nesh.bangera@arcil.co.in) Karthikeyan Jaya rcil.co.in)	vel – 9841415252 (karthikeyan.jayavel@a	rcil.co.in)		

Ш		Name of the									
Ш	Sr.		I ANI No. 0	Tours	Outstanding amount	Possession	Date of	Type of	Earnest Money		Date &
		Co-Borrower/s /	LAN No. & Selling Bank	Trust	as per SARFAESI	type and		Property	Deposit (EMD)	Reserve Price	Time of
\parallel	NO	Guarantor/s /	Selling Bank	Name	Notice dated	date	Inspection	and Area	Deposit (EMD)		E-Auction
,		Mortgagor/e									
Ш	11.	Me	4030HL42797754	Arcil-Retail	Rs.1.65.01.504.40/- (Indian Rupees	Physical	07 9 14 05	Land 4400 Sgft Con	Rs.6,19,000/-	Rs.61.90.000/-	On
11	11111	IWII.		Al Cli-Retail							•
		Jayachandran S	Bajaj Finance Ltd	Loan	One Crore Sixty Five Lakh One Thousand	Possession	March	1080 Sqft	(Rupees Six	(Rupees Sixty	24.03.2025
				Portfolio-	Five Hundred Four and Forty Paisa	On	2025		Lakh Nineteen	One Lakh	04:00 PM
		i		042-C-	Only) as on 05.02.2025 +further	17.02.2023	1		Thousand	Ninety	
Ш				Trust	Interest thereon + Legal Expenses				Only)	Thousand Only)	

Description of the Secured Asset being auctioned: Property owned by JAYACHANDRANS. All that piece and parcel of vacant housing site bearing Plot No. 32 measuring to an extent of 600 Sq.F ,Plot No.33 measuring to an extent of 600 Sq.Ft, Plot No.36 measuring to an extent of 1600 Sq.Ft. and Plot No, 37 measuring to an extent of 1600 Sq.Ft., totally measuring to an extent of 4400 Sq.Ft. which includes two fully constructed 2 BHK Row Houses with builtup area of 1080 Sq.Ft., comprised in S.Nos. 518/1, 518/2, 518/3 & 518/7, in Sundara Anjaneyar Nagar, Kattarampakkam Sriperumbudur Taluk, Kanchipuram District and Bounded on the Plot No. 32 bounded on the : North by : Plot No. 33 South by : Plot No. 36 &t 37 West by : 23 Feet Road Plot No.36 bounded on the : North by : Plot No.34 South by : Plot No.32 East by : Plot No.36 West by : 23 Feet Road Plot No.36 bounded on the : North by : Plot No.34 South by : Plot No.37 East by : Plot No.36 East by : Plot No.37 East by : Plot No.36 East by : Plot No.36 East by : Plot No.37 East by : Plot No.37 East by : Plot No.38 East by : Plo East by: 30 Feet Road West by: Plot Nos. 32 &t 33 Feet Road Plot Nos.37 bounded on the: North by: Plot No.36 South by: Plot No.38 East by: 30 Feet Road West by: Plot Nos.30,31,32 Situated within the Registration District of Kancheepuram and Sub Registration District of Sriperumbedur.

Pending Litigations known to ARCIL Encumbrances/Dues known to ARCIL Nil Last Date for submission of Bid for Auction On or before 21-03-2025 before 5.00 pm Bid Increment amount: As mentioned in the BID document Demand Draft to be made in name of: As mentioned in the Trust Name column | Payable at Chennai RTGS details ACCOUNT NAME: ARCIL-RETAIL LOAN PORTFOLIO 042 CTRUST | A/C No : 57500000415314 | Maintained with: HDFC bank | IFSC Code: HDFC0000542 | Branch Address: KAMALA MILLS COMPOUND, SENAPATI BAPAT MARG, LOWER PAREL-400013 Name of Contact Mahesh Bangera – 9004173256 (mahesh.bangera@arcil.co.in) Karthikeyan Jayavel – 9841415252 (karthikeyan.jayavel@arcil.co.in) Vijayaraj -9551714945 –(vijayaraj@arcil.co.in) person & number

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	Sr. No	Name of the Borrower/ Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
		Mr. Padmapriya	CHNHL17000361 /	Arcil-	Rs.3,01,33,436.26/- (Indian Rupees Three		07 & 14 of	Land 12447 sqft	, ,	Rs.90,00,000/-	On
Ш	ון	M	CHNHL17000362	Retail-	Crore One Lakh Thirty Three Thousand	Possession	March		(Rupees	(Rupees	24.03.2025
\parallel			L&T Financial	Loan	Four Hundred Thirty Six and Twenty	On	2025		Nine Lakhs	Ninety Lakhs	05:00 PM
			Services	Portfolio	Six Paisa Only) as on 05.02.2025 +further	23.02.2023			Only)	Only)	
il.				58-R-Truet	Interest thereon + I enal Evnenses						

Description of the Secured Asset being auctioned: Property owned by PADMAPRIYA M-All that piece and parcel of vacant housing site bearing Plot No. 108 measuring to of 5852 Square Feet, bearing Survey No. 236/58 in all measuring 12447 Square Feet, Situated at No.101 Nayapakkam Village, Thiruvallur Taluk, Thiruvallur District, or thereabouts as part of Scheduled Property, approved by the DTCP in approval bearing No.12/2009 Vide Letter Na.Ka.No.21581 /2008 LA2 dated 09.03.2009 and the layout known as "SPANISH CITY" situated within the Registration District of Kancheepuram and Sub-Registration District of Manavala Nagar. Plot No. 108 being bounded on the: North by: Vacant Land South by: 50 feet road East by: Vacant Land West by: Plot no. 104, 105, 106 and 107 Plot No. 109 being bounded on the: North by: Vacant Land South by: 50 feet road East by: Plot no. 110 West by: Vacant Land. Totally Plot No's 108 and 109 measuring there about 12447 Sq.ft

Pending Litigations know	wn to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Nil
Last Date for submission	n of Bid for Auction	On or before 21-03-2025 before 5.00 pm	Bid Increment amount:	As mentioned in the BID document
Demand Draft to be mad	e in name of:	As mentioned in the Trust Name column	Payable at Chennai	
RTGS details ACCOUNT NAME : Arcil-Retail Loan		Portfolio-058-B-Trust A/C No : 575000004	39586 Maintained with HDFC IFSC C	ode: HDFC0000542 Branch Address:
	GROUND FLOOR, EXPRESS TOWE	RS, NARIMAN POINT, MUMBAI, MAHARAS	SHTRA400021	·
Name of Contact	Mahesh Bangera - 9004173256 (mal	nesh.bangera@arcil.co.in) Karthikeyan Jaya	vel – 9841415252 (karthikeyan.jayavel@a	rcil.co.in)
person & number	Vijayaraj -9551714945 –(vijayaraj@a	rcil.co.in)		·
Terms and Conditions:				

- . The Auction Sale is being conducted through e-auction through the website https://auction.arcil.co.inand as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein. The Authorised Officer ("AO") ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
- At any stage of the auction, the AO may accept/reject/modify/cancel the bid/offer or post-pone the Auction without assigning any reason thereof and without any prior notice
- 4. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on purchase consideration, stamp duty, registration fees, etc. that is required to be paid to get the secured asset conveyed/delivered in his/her/its favour as per the applicable law
- 5. The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCII
- shall not be responsible in any way for any third-party claims/rights/dues.
- The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however, undersigned shall not be responsible / liable fo any error, misstatement or omission
- The Borrower/Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above-mentioned auction sale
- . In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act

Sd/- Authorized Officer

Asset Reconstruction Company (India) Ltd. Date: 20-02-2025



Ref No. Arcil/Retail/Chennai/FY-2024-25 Date: 20.02.2025

TERMS AND CONDITIONS OF INVITATION AND SALE

Asset Reconstruction Company (India) Limited ("Arcil")
The Ruby, 10th floor, 29, SenapatiBapatMarg, Dadar (West)
Mumbai- 400 028.

acting in its capacity as Trustee of Arcil.SBPS.022.IV.Trust set up in respect of financial assistance pertaining to S DHANALAKSHMI.

Sale on "As is where is, As is what is and Whatever there is" basis of the Secured Assets (defined below) under section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Securitisation Act") read with the Security Interest (Enforcement) Rules, 2002 ("Rules").

In exercise of the powers conferred under the Securitisation Act read with the Rules, the Authorised Officer of Arcil issued a **Demand Notice dated - 30.11.2017** under section 13(2) of the Securitisation Act calling upon the Borrower (S DHANALAKSHMI) to pay the secured debet of of Rs. 11361849.51 (Indian Rupees One Crore Thirteen Lakh Sixty One thousand Eight Hundred Forty Nine and Fifty One Paisa Only) as on 05.02.2025 with further interest, costs, other charges and expenses there on from 05.02.2025. As the Borrower and/or guarantor failed to make payment despite receipt of the Demand Notice on 30.11.2017, the Authorised Officer took possession of the Secured Assets under the Securitisation Act on 2002 after complying with all legal formalities and applicable procedure. The Authorised Officer of Arcil is entitled to sell the Secured Assets by virtue of powers conferred upon him under section 13(4) of Securitisation Act read with Rule 9 of the Rules. The proposed sale is intended to be carried out by inviting tenders/bids from public on "As is where is, As is what is and Whatever there is" basis and on such terms and conditions enclosed herewith. The Notice of Sale was published in The New Indian Express and Dinamani on 20.02.2025. In pursuance thereof, tender/bids are hereby called from the intending purchasers for the proposed sale of the Secured Assets, on the details set-forth hereunder:

DETAILS OF THE PROPOSED SALE

1. Name of the Borrower/Guarantor/Mortgagor – S DHANALAKSHMI Description and full particulars of the Secured Assets

Sr.	Description of the mortgaged property/ties	Reserve Price	Earnest Money
No.		(Rs.)	Deposit(EMD)
1	All that piece and parcel of property being land	Rs.40,25,000/-	Rs. 4,02,500/-
	measuring an extent of 2400 Sq Ft together with	(Indian	(Indian Rupees.
	building bearing Plot No 23 situated at Old No 50,	Rupees.	Four Lakh Two
	New No 138, V.R.B. Nagar, Minjur Village,	Forty Lakh	Thousand Five
	Ponneri Taluk, Chengalpattu MGR Taluk,	Twenty Five	Hundred only Only)
	Comprised in Old Survey No 339/1A, New Survey	Thousand	
	No 339/IAIA5, and bounded on the	onlyOnly)	



					Premier ARC
N	North By	20 Feet Road,			
S	South By	Plot No 9,			
E	ast By	Plot No 22, and			
V	Vest By	Plot No 24,			
L	inear meası	urements for an extent of	2400 Sq Ft		
E	ast to West	on the Northern Side:	40 Feet		
E	ast to West	on the Southern Side:	40 Feet		
l N	North to Sou	ıth on the Eastern Side :	60 Feet		
l N	North to Sou	Ith on the Western Side:	60 Feet		
V	Vithin the R	egistration District of Che	nnai North		
а	ınd Sub Reg	gistration District of Ponne	ri.		
T	OTAL			Rs.40,25,000/-	Rs. 4,02,500/-
				(Indian	(Indian Rupees.
				Rupees.	Four Lakh Two
				Forty Lakh	Thousand Five
				Twenty Five	Hundred only Only)
				Thousand only	
				Only)	

2. An indicative timeline is given below to assist the Offeror in planning their schedule. It may be noted that the timeline is indicative and subject to changes at the sole discretion of Arcil without assigning any reasons.

Sr.	Activity	Indicative Date
No.		
1	Collection of TERMS	From <mark>20.02.2025</mark> to <mark>21.03.2025 before 5.00pm</mark> from 10 am to 5
	OF INVITATION AND	pm <mark>24.03.2025</mark> before <mark>4.30PM</mark>
	SALE from Arcil office	
2	Site visits	On <mark>07 & 14 of March 2025</mark> from 10 am to 5 pm
3	Submission of the Offer	From <mark>20.02.2025</mark> to <mark>21.03.2025 before 5.00pm</mark> from 10 am to 5
	along with the EMD	pm
4	Date and time of	On <mark>24.03.2025</mark> before <mark>4.30PM</mark>
	opening of the Offer	
5	Venue for opening of	CHENNAI
	Offer	
6	Inter se bidding (E-	[•]
	auction), if required	

3. Encumbrances/liabilities known to Arcil:

Sr No.	Particulars	Amount in Crore
1.	Income Tax	
2.	VAT	
3.	Public Deposits	
4.	TDS	
5.	CST	
6.	ESIC	



7.	Custom Duty	Pi
8.	PF	
9.	Profession Tax	
10.	Service Tax	
Total		

Sources of information:

NIII

4. The incremental bid range for auction over and above of Reserve Price shall be as under- .

Reserve Price Range	#Minimum Incremental Bid amount
Upto 5.00 Lacs	0.01 Lacs
5.01 - 25.00 Lacs	0.05 Lacs
25.01 – 50.00 Lacs	0.20 Lacs
50.01 Lacs - 1.00 Crores	0.25 Lacs
1.01 – 5.00 Crores	0.30 Lacs
5.01 – 10.00 Crores	0.50 Lacs
10.01 – 50.00 Crores	1.00 Lacs
50.01 – 100.00 Crores	5.00 Lacs

- 5. The minimum incremental bid amount shall not be modified/ altered /changed during the auction Apart from the encumbrances mentioned, Arcil is not aware of any other pending/outstanding statutory and/or any other dues or encumbrances of any kind whatsoever.
- 6. The sale proceeds shall be distributed in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws.

For Asset Reconstruction Company (India) Ltd Authorized Officer

Date: **24.03.2025**

TERMS AND CONDITIONS OF INVITATION AND SALE

1. The persons interested in submitting quotations/offers on "As is where is, As is what is and Whatever there is" basis shall submit offers (such person giving the



quotation/offer is herein after referred to as "Offeror" and the quotation/offer given is hereinafter referred to as "Offer") for purchase of the Secured Asset.

2. The Offers should be submitted only in the prescribed Offer Form given in the Schedule I hereto and should be accompanied by the Declaration given in Schedule II. The Offeror would be required to submit the credit worthiness of its net worth, in the form and manner acceptable to Arcil. The Offers in duly completed Offer Form, the Declaration and the Demand Draft/Pay Order/ NEFT/ RTGS drawn on a scheduled Bank in favour of "Arcil.SBPS.022.IV.Trust", payable at Chennai towards the Earnest Money Deposit ("EMD") as per clause 3 below together with the credit worthiness certificate, should be put in an envelope which should be sealed & super scribed with words "Offer from Mr.

for purchase of the Secured Asset of "S DHANALAKSHMI" and the said envelope should be submitted to the Authorised Officer at Asset Reconstruction Company (India) Ltd., No 1-G, First Floor, Century Plaza, No-560-562, Anna Salai Teynampet, Chennai-600018 on or before 24.03.2025 before 4.30PM. Any Offer not in the prescribed Offer Form or submission of any incorrect information may be treated as invalid and no correspondence shall be entertained any further by Arcil in this behalf.

All the Offers submitted must be accompanied by the Earnest Money Deposit as stated above by way of pay-order/demand draft drawn on a Scheduled Bank in favour of "Arcil.SBPS.022.IV.Trust" payable at Chennai. The EMD shall be returned to the unsuccessful Offerors within 7(seven) working days of the date of auction however all tenderers/Offerors shall keep their tender/Offer valid/open for acceptance for a period of 30 (Thirty) days from the date of auction. The EMD shall not carry any interest, in case refund of EMD is delayed for any reason whatsoever. The EMD shall not be refundable in case of a successful Offer and shall be adjusted against the purchase consideration.

- 3. The Offerors who are interested in inspection of the Secured Assets may contact the Authorised Officer by giving at least 2 (two) working days' advance notice to the Authorised Officer for a site visit on 07 & 14 of March 2025 from (10 am to 5 pm). The person deputed for inspection by the Offeror should carry with him/them appropriate authorizations on the letterhead of the organization/person he/she/they represent(s), failing which inspection may be refused. It is to be noted that not more than one inspection per Offeror will be permitted by Arcil and any cancellation at the behest of the Offeror shall not entitle such Offeror for a reschedulement of the inspection of the Secured Assets, unless otherwise desired or agreed upon by Arcil.
- 4. The Authorised Officer will evaluate the Offers received from the prospective buyers/Offerors and the decision of Arcil/Authorised Officer in this regard shall be final and binding on the Offer. By accepting this document, the Offerorundertakes not to question, challenge, raise issues in any court of law, tribunal or forum relating to the sale of the Secured Assets.
- 5. Any discussions or any clarifications sought with respect to an Offer will not constitute, nor should be construed to mean, an invitation or commitment by the Authorised Officer/Arcil to enter into any agreement, undertaking or covenant with

the Offeror in relation to the sale of the Secured Assets. It is clarified that no unsolicited correspondence, of any nature, shall be entertained by the Authorised Officer/Arcil and Arcil is not obliged to respond to questions or to provide clarifications sought by the Offer.

6. The Offer shall be opened and thereafter, each Offeror including online participants will be allotted a user ID and password for the E-auction and the Offerors may be invited to raise/revise their Offer upwards in the inter-se bidding to be held after opening all the bids on 24.03.2025. Such inter-se bidding to start from 4.30PM on 24.03.2025. The Authorised Officer/Arcil may seek further clarifications/discussions on the Offer submitted by the Offeror at any point of time till conclusion of the sale of the Secured Assets in favor of the successful Offeror.

Note: Online participants may visit our website: www.arcilco.in for information on E-Auction and bidding process and/or contact Mr.KarthikeyanJayavel - Phone no:9841415252

7. The incremental bid range for auction over and abvove of Reserve Price shall be as under-.

Reserve Price Range	#Minimum Incremental Bid amount
Upto 5.00 Lacs	0.01 Lacs
5.01 - 25.00 Lacs	0.05 Lacs
25.01 – 50.00 Lacs	0.20 Lacs
50.01 Lacs – 1.00 Crores	0.25 Lacs
1.01 – 5.00 Crores	0.30 Lacs
5.01 – 10.00 Crores	0.50 Lacs
10.01 – 50.00 Crores	1.00 Lacs
50.01 – 100.00 Crores	5.00 Lacs

#The minimum incremental bid amount shall not be modified/ altered /changed during the auction

- 8. The successful Offeror shall be required to pay minimum 25% of the purchase consideration immediately or latest by next working day by handing over the Demand Draft/Pay Order/ NEFT/ RTGSin favour of "Arcil.SBPS.022.IV.Trust" payable at Chennai and the balance 75% of the purchase consideration within 15 (fifteen) days therefrom or such period as may be agreed upon with Arcil. In the event of any default in payment of purchase consideration in full, or if the sale is not completed by reason of any default on the part of the successful Offeror or for reasons beyond the control of the Authorised Officer/Arcil, the Authorised Officer shall be entitled to forfeit all the moneys/purchase consideration including EMD paid by the successful Offeror and put up the Secured Assets for resale/disposal. Further, all costs, charges and expenses (in whatever nature including legal and other fees) incurred by Arcil, on account of such resale, shall be borne by the defaulting successful Offeror(s) who shall also be bound to make good any deficiency arising on such resale. However, such defaulting successful Offeror(s) shall neither be entitled to make any claim against Arcilin the event the Secured Assets is put up for resale on the terms and conditions as may be decided by Arcil in its own discretion
- 9. Arcil will obtain a certificate from an independent agency / vendor with respect to Successful bidder/ Offeror whether such Sucessful bidder is compliant of S -29A

of IBC, 2016. Upon such successful bidder/ Offeror is found non compliant of the S -29A, then Arcil shall have every right to cancel the auction and refund the amount deposited by such successful bidder.

- 10. The contract shall be treated as having been entered into as soon as the "Letter of Confirmation of Sale" is issued by the Authorised Officer of Arcil to the highest successful Bidder/Offeror. If such bidder is found compliant under S -29 A of IBC.
- 11. The adjudication of stamp duty, payment of stamp duty, registration charges, cess, GST (as applicable), unrecovered transfer charges, if any, and all other incidental costs, charges and expenses in connection with sale of the Secured Assets shall be borne by the successful Offeror. Non-payment of any of such costs shall entail Arcil to take such steps to repossess the Secured Assets and put up the same for resale under applicable law.
- 12. The Offeror shall deduct and deposit with the concerned department/statutory body Tax Deducted at Source (TDS), as applicable under the Section 194-IA and Section 206C(1H) of the Income Tax Act, 1961 for the sale of immovable and movable assets respectively and shall furnish a certificate of deduction of TDS in Form 16 to Arcil. Such TDS shall be considered a part of the Offer made by the Offeror. The successful bidder may obtain a copy of the PAN of the borrower from the authorized officer post confirmation of the sale in his/ its favour.
- 13. The transfer of the Secured Assets to the successful Offeror shall be effected by the Authorised Officer by execution of the Sale Certificate as per the format given in Schedule IV hereto in accordance with the Security Interest (Enforcement) Rules, 2002. It is hereby agreed that issuance of Sale Certificate in terms of the foregoing shall take place only upon receipt and realisation from the successful Offeror of the entire purchase consideration, and execution of Deed of Indemnity and receipt of deduction of TDS in Form 16B as detailed in Paragraph 12, as stipulated below, and such other documents as may be deemed necessary by the Authorised Officer, including adjudication and payment of stamp duty by successful Offeror, and compliance of the terms, *in toto*, of the bid documents.
- 14. From the date of execution of Sale Certificate of the Secured Assets, the successful Offeror shall be liable for all future litigations and liabilities with respect to the Secured Assets along with the risks and costs as regards any loss or damage to the Secured Assets by fire or earthquake or any other natural calamities or due to theft, burglary or robbery or from any other cause whatsoever shall be that of the successful Offeror and neither Arcil nor the Authorised Officer shall be liable for any such loss or damages.
- 15. The successful Offeror(s) shall be required to give an indemnity as per Schedule Illand keep Arcil indemnified and save harmless, against any and all losses, damages, liabilities, suits, claims, counterclaims, actions, penalties, expenses (including attorney's fees and court costs and any expenses incurred by Arcil for the enforcement of this indemnity), which Arcil may suffer as a result of any failure on part of the successful Offeror in complying with the terms hereof or any third party interested in the Secured Assets and to meet and clear any such liabilities, encumbrances and dues or any claim, proceedings, litigations, made by any person related or unrelated to the Secured Assets in respect of such liabilities, encumbrances and dues. In no event, shall Arcilbe liable for any loss for the



transactions by business, revenues, profit, costs direct and incidental, consequential or punitive damages of any claim.

- 16. The Authorised Officer/Arcil does not make any representation as to the correctness, validity or adequacy, sufficiency or otherwise of any information set-out herein, including the information pertaining to the liabilities, encumbrances and dues. The Offerors, in order to protect their individual interests, are advised to verify the Secured Assets, conduct due diligence at their own costs in respect of the same, as well as ascertain the known and unknown liabilities, encumbrances and any other dues from the concerned authorities or stakeholders to their satisfaction before submitting the Offers. Any Offer made shall be deemed to have been submitted after complete satisfaction of title thereto and or all claims thereagainst and only upon having conducted due & proper inspection of the Secured Assets, and hence the Offeror shall not be entitled to make any claim or requisition or raise any query/objection vis-à-vis Authorised Officer/Arcil as to the title or condition of the Secured Assets or any part thereof or any dues/taxes/levies irrespective as to whether disclosed or undisclosed.
- 17. All the conditional and contingent Offers shall be treated as invalid.
- 18. All Schedules referred herein shall form an integral part of the Terms and Conditions of Invitation and Sale.
- 19. The successful Offeror(s) shall be bound by the regulations of the local/any other authority, as applicable in regard to the use of the Secured Assets in question. The successful Offeror(s) shall be deemed to purchase the property with full knowledge of and subject to all the reservations, if any, in the Master Plan and/or Development Plan or Draft Development Plan or Town Planning Scheme affecting the said property and consent, including permission of the Competent Authority and/or under the Provisions of the Urban Land (Ceiling & Regulation Act) if any required, from the concerned authorities, departments, entities under relevant laws, bye laws, acts, rules, regulations, notifications. Neither Arcil nor the Authorised Officer undertakes any responsibility to procure any permission/license etc. in respect of the assets offered for sale.
- 20. The bidders/offerers should satisfy themselves on the title, ownership, and statutory approvals etc. before participating in the auction. Arcilshall not be liable for any dues/charges including outstanding water/service charges, transfer fees, contribution to the building repair fund, electricity dues, dues / arrears of the Municipal Corporation/local authority/society/builder, land & development office dues, statutory dues, taxes and/or dues of any other nature, if any, in respect of the Secured Asset. Arcildoes not undertake any responsibility to procure any permission/license etc. in respect of the Secured Asset offered for sale.
- 21. The Offeror shall not be entitled to withdraw or\ cancel Offer once submitted.
- 22. The Authorised Officer reserves its right to reject any or all Offers without assigning any reason and in case all the Offers are rejected, either to hold negotiations with any of the Offeror or sell the Secured Assets through different mode with any of the Offeror or any other party/parties or invite fresh Offers or through any other process. The Authorised Officer also reserves its right to cancel/defer this sale process or amend/modify/delete the terms and conditions of sale without

assigning any reason thereof case and shall have right to issue addendum/corrigendum as required at any stage before confirmation of the sale and in that event, in his/her absolute discretion, to follow a different method for sale of the Secured Assets or to adopt or resort to any other remedy available to it for recovery of its dues. The decision of the Authorized Officer shall be final and binding on all the Offerors.

- 23. All costs, expenses and liabilities incurred by each Offeror in connection with the transaction, including (without limitation) in connection with due diligence, preparation and/or submission of the Offers, including fees and expenses of its own advisors, if any, shall be borne and paid by such Offeror, whether its Offer is accepted or rejected for any reason, and Arcil does not assume any liability whatsoever in this connection.
- 24. If the dues of the Secured Creditor secured by the Secured Assets put up for sale together with all costs, charges and expenses incurred by Arcil are tendered to the satisfaction of Arcil by or on behalf of the Borrower or guarantor(s) at any time before the date fixed for sale or transfer of the Secured Assets, the assets in question shall not be sold or transferred.
- 25. Words & expressions used hereinabove shall have the same meanings respectively assigned to them under Securitisation Act and the rules framed thereunder.
- 26. The information in respect of the said Secured Assets and dues specified hereinabove have been stated to the best of the knowledge of the Authorised Officer, who, however, shall not be responsible for any error, misstatement or omission in the said particulars.
- 27. The Offeror/successful Offeror(s) shall furnish to the satisfaction of Arcil, information regarding the source of its funds (direct or indirect). Any falsehood, inaccuracy or incompleteness in this regard in any respect by an Offeror/successful Offeror(s), shall lead to disgualification of such Offeror.
- 28. Removal of encroachments and/or unauthorized tenants/constructions, if any, on the Secured Assets as also resolution of the pending litigation including any title dispute if any in respect of the Secured Assets shall be the sole responsibility of the successful Offeror (s) and Arcil does not undertake any responsibility in this regard.
- 29. Disputes, if any, shall be subject to jurisdiction of Mumbai/Chennai/Courts/Tribunals only.
- 30. Any expenses (by whatever name called) incurred towards moving, handling, relocating, transporting demarcation, in respect of any action related to the Secured Assets and any other incidental expenses including insuring labourers for the same shall be borne by the successful Offeror (s) and Arcil shall not be liable for the same.
- 31. The Offeror shall comply with the requirements of the internal KYC Policy of Arcil.

In acceptance:



Signature and Seal of the Offeror:



Schedule I OFFER FORM

1	Name of the Borrower	S DHANALAKSHMI
		Secured Assets as mentioned in the 'Document for Terms of
2	•	Invitation and Sale' under reference no.Arcil/Retail/Chennai/FY-
	properties	2024-25and dated <mark>24.03.2025</mark> , issued by Arcil.
	Name and address of the	
3	Offeror	
١.	(In case of company/firm	
	please give names of	
_	Directors/Partners)	
4		PANCARD/Passport/VoterID Card/Driving License etc.
	enclosed (self-attested)	
5	Lot No:	
6	Offer amount*	Rs
	<u>'</u>	
		(Rupees
)
7	Details of Earnest Money	Draft No :
	Deposit (EMD)	Diait NO :
	<u>'</u>	Dated :
	<u>'</u>	Drawn on :
		Payable at :
8	Signature(s)	For M/S. [●]
	<u> </u>	1 Of 141/O. [♥]
	<u> </u>	Name & designation
		Name & designation
		Of the Authorised signatory

*We are aware that the Secured Assets of the Borrower/ Guarantor/ Mortgagor are being sold on "AS IS WHAT IS, AS IS WHERE IS AND WHATEVER THERE IS" and non-recourse basis. All the known and unknown liabilities, encumbrances, any dues of authorities and departments, statutory or otherwise, if applicable, shall be to our account and we shall be solely responsible and liable to bear and satisfy all those liabilities, encumbrances and dues including any pending/outstanding dues such as water/electricity/service charges, transfer fees, dues of the Municipal Corporation/local authority dues, taxes. in case we are declared as the successful Offeror. Accordingly, we are aware that the sale proceeds shall be appropriated by Arcil only towards the dues of Secured Creditor (as defined under Securitisation Act) in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws and shall not be subject to any other dues, liabilities, encumbrances including but not limited to mentioned hereinabove. We have gone through and analysed the liabilities, encumbrances and dues known to Arcil as a Secured Creditor, to the best of its knowledge which have been disclosed in the terms and conditions enclosed herewith.

We are also aware and confirm that Arcil/Authorised Officer have not made any representation as to the correctness, validity or adequacy or otherwise of any such information pertaining to such liabilities, encumbrances and dues. We have ascertained all liabilities, encumbrances and dues and have carried out our own due-diligence for the



purpose, before submitting this Offer. Arcil/Authorised Officer shall not be in any way liable for anything pertaining to the same.

Enclosures: (i) DD/Pay Order/ NEFT/ RTGS No. [•] Dated: [•]

Drawn On Bank [●] Payable at [●]

(ii) Address Proof: [●]

(iii) A copy of the Document for Terms of Invitation and Sale duly signed

by the Offeror on every

Schedule II DECLARATION

Date:[●]

To, Asset Reconstruction Company (India) Ltd The Ruby, 10th floor 29, SenapatiBapatMarg Dadar (West)Mumbai- 400 028

Re: Offer for purchase of Secured Asset of S DHANALAKSHMI pursuant to the 'Document for Terms of Invitation and Sale' issued by Authorised officer of Asset Reconstruction Company (India) Limited ("Arcil") dated 20.02.2025

Dear Sirs,

I/We, the Offeror do hereby state that, I/We have read the entire terms and conditions of the 'Document for Terms of Invitation and Sale' and understood them fully. I/We, hereby unconditionally agree to conform with and to be bound by the said terms and conditions.

I/We further declare that I/We intend to purchase the Secured Assets from the Authorised Officer of Arcil acting in its capacity as Trustee of Arcil.SBPS.022.IV.Trust set up in respect of the Secured Assets pertaining to MR.S DHANALAKSHMI", the information revealed by me/us in the offer is true and correct. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the bid submitted by me/us is liable to be cancelled and in such case the Earnest Money Deposit paid by me/us shall be forfeited by Arcil and Arcil will be at liberty to annul the offer made by me/us at any point of time.

I/We agree, in the event of acquisition of the Secured Assets, not to engage in any activity of hazardous/prohibited items as specified by Government of India from time to time.

I/We also agree that after my/our offer for purchase of the Secured Assets is accepted by Arcil and I/we fail to accept or act upon the terms & conditions of the offer letter or I/We am/are not able to complete the transaction within the time limit specified in the offer confirmation letter for any reason whatsoever and/or fail to fulfill any/all the terms & conditions, the Earnest Money Deposit and any other monies paid by me/us along with the bid and thereafter, are liable to be forfeited by Arcil and that Arcil has also a right to proceed against me/us for specific performance of the contract, if so desired by Arcil.

The Offeror undertakes that the aforesaid declaration is true, valid and genuine and that the Offeror or any other person acting jointly with the Offeror or in consert with the Offeror does not fall within the purview of "Connected Person" as defined under the provisions of the Insolvency and Bankrutpcy Code, 2016 (Code).

The Offeror further undertakes that it meets the criteria and requirements as set out in Section 29A of the Code and that it shall make full disclosure in respect of itself and all its connected persons as per the provisions of the Code and the rules and regulations framed thereunder.

The Offeror understands that Arcil may evaluate his Offer basis the confirmations, representations and warranties provided by the Offeror under this declaration and in the event any of the above statements are found to be untrue or incorrect, then the Offeror unconditionally agrees to indemnify and hold harmless Arcil against any losses, claims or damages incurred by Arcil on account of ineligibility of the Offeror .

Yours faithfully,			Signature of Offeror Authorised Signatory
Name of the Offeror	:		(Rubber stamp of the company/firm)
Address of Registered Office		:	
Residence	:		
Tel.No. (Office)		:	
Fax No.		:	
E-mail address		:	
Mobile No.	:		

N.B. In case of firms/companies, the above details to the extent applicable, be given in respect of

key/concerned person.



Schedule III DEED OF INDEMNITY

(Stamp duty for deed of Indemnity shall vary state wise)

This DEED OF INDEMNITY executed at Chennai on this -----day of ------, 2024by:

(Hereinafter referred to as "the Purchaser", which expression shall include its successors and assigns)

In favour of:

Asset Reconstruction Company (India) Limited, is a company incorporated under the Companies Act, 1956 and registered asSecuritisationand Asset Reconstruction Company with Reserve Bank of India under Section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest, 2002 ("Securitisation Act") and having its registered office at The Ruby, 10th floor, 29, SenapatiBapatMarg, Dadar (West), Mumbai- 400 028, in the state of Maharashtra, India (hereinafter referred to as "Arcil" which expression shall, unless it be repugnant to the subject or context thereof, includes its successors and assigns and whether acting as such or in its capacity as trustee of Arcil.SBPS.022.IV.Trust]set up in respect of financial assistance pertaining S DHANALAKSHMI.

- A. Whereas Arcil has, pursuant to the measures taken under Section 13(4) of the Securitisation Act, taken possession of the Secured Assets of the Borrower being MR.S DHANALAKSHMI.
- B. Whereas the Authorized Officer of Arcilconfirmed offer on behalf of Arcil in favour
 - which is subject to terms and conditions contained in the Schedule IV of the Sale Certificate.
- Whereas as covenants of the Documents for Terms of Invitation and Sale ("Bid Document") and 'sale certificate' state that "The adjudication of stamp duty, payment of stamp duty, registration charges, (as applicable), unrecovered transfer charges, if any, and all other incidental costs, charges and expenses in connection with sale of the Secured Assetsshall be borne by the Purchaser. Non-payment of stamp duty under prevailing laws, rules and regulations notifications shall entail Arcil to take such steps to repossess the Secured Assets and put up the same for sale under applicable law."
- A. Whereas the Bid Document and sale certificate further state that "the said assets are being sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" and non-recourse basis. Further, Arcil does not accept/undertake any

responsibility for any pending/outstanding statutory dues and any other dues such as water/electricity/service charges, transfer fees, dues of the Municipal Corporation/local authority dues, , taxes including excise dues, sales tax or any other cess,or any other dues or any other duties, levies by whatever name it is called including interest, etc. if any. The Secured Assets are being sold [with all known and unknown encumbrances (except the encumbrances and liabilities to the said Secured Creditors] / [free from all encumbrances]. Further, all liabilities, dues of authorities and departments, statutory or otherwise if payable by reason of the proposed sale of the Secured Assets, shall be the sole responsibility and to the account of the Purchaser.

The sale proceeds shall be distributed in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws. Arcil has accepted the offer upon execution of the following indemnity.

NOW THIS DEED WITNESSETH AS FOLLOWS:

In consideration of the premises, the Purchaser viz.

and their successors, heirs as stated above hereby unconditionally, absolutely and irrevocably agree to indemnify and keep Arcil indemnified and save harmless, against any and all losses, damages, liabilities, suits, claims, counterclaims, actions, penalties, expenses (including attorney's fees and court costs and any expenses incurred by Arcil for the enforcement of this indemnity), which Arcil may suffer as a result of any failure on the part of the Purchaser Offeror in complying with the terms of sale and to meet and clear any such liabilities including any pending/outstanding statutory and/ or any other dues such as water/electricity/service charges, transfer fees, dues of the Municipal Corporation/local authority dues, tax, duties, levies by whatever name it is called including interest, etc including any claims/ dues as more specifically mentioned in the recitals C and D above. The Purchaser also absolutely and irrevocably indemnifies Arcil against any claim and expenses (including attorney's fees and court costs and any expenses incurred by Arcil) arising out of any proceedings, litigations, made by any person related or unrelated to the Secured Assets. Further, the Purchaser also indemnifies Arcil against any losses, claims or damages incurred by Arcil on account of the breach of the term sand conditions of the Bid Document and the declaration provided in Schedule II herein above.

And it is declared that this indemnity is without prejudice to and is in addition to any other rights of Arcil.

IN WITNESS whereof the Purchaser has put their hands the day and year first hereinabove written.

Purchaser	
Address:	
¹ Retain as applicable	

Signed and delivered by:



Schedule IV SALE CERTIFICATE

(For movable & Immovable property)

Whereas, the undersigned being the Authorised Officer of the Asset Reconstruction Company (India) Limited, a company incorporated under the Companies Act, 1956 and registered as Securitisation and Asset Reconstruction Company with Reserve Bank of India under Section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest, 2002 ("Securitisation Act") and having its registered office at The Ruby, 10th floor, 29, SenapatiBapatMarg, Dadar (West), Mumbai- 400 028, in the state of Maharashtra, India, acting in its capacity as trustee of [Name of the Trust](hereinafter referred to as "Arcil") in exercise of the powers conferred under sub section(12) of Section 13 of the Securitisation Act read with rule 9 of the Security Interest (Enforcement) Rules, 2002 sold on behalf of Arcil the Secured Assets described in the Enclosure I hereto, in favor of due[●]("Purchaser"), in consideration of the payment of Rs. [●](Rupees [●] only) secured in favour of Arcilby [●]("Borrower") towards the financial facilities of Rs. [●] (Rupees [●] only) assigned to Arcil by [Name of the Assignor]. All rights, title and interest of (Name of the Assignor) in respect of the said financial assistance including all the security interest created on the Scheduled Property has been assigned to Arcil by [Name of the Assignor] through Assignment Agreement dated [•].

The sale of the Secured Assets has been made [with all encumbrances and liabilities, (known and unknown), except the said financial facilities of said secured creditors] / [free from all encumbrances]. The sale has been made subject to the terms and conditions mentioned in the Terms and Conditions of Invitation and Sale dated _____. The Purchaser has signed this Sale Certificate in token of confirmation and acceptance of all the above.

The undersigned acknowledges the receipt of the sale price in full as under:

Sr.	Demand	Date	Amount	Drawn on
No	Draft		(In Rs.)	Bank (Branch)
	No/Pay			
	Order			
	No			
1	[•]	[•]	[•]	[●]

The undersigned has handed over the delivery and possession of the Scheduled Propertyto the Purchaser.



List of encumbrances: No other encumbrances known

The Scheduled Property are being sold strictly on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" and non-recourse basis [with all known and unknown encumbrances (except the encumbrances and liabilities to the Secured Creditors] / [free from all encumbrances] in respect of the above financial facilities including interest thereon as against the Secured Assets). Further, all liabilities, dues of authorities and departments, statutory or otherwise, any other dues, if any, in respect of the Scheduled Property and if payable in law/ attachable to the Scheduled Property /sale proceeds by reason of the sale of the Scheduled Property, shall be the sole responsibility of and to the account of the Purchaser.

Authorised Officer Asset Reconstruction Company (India) Ltd. Date: Place:

DESCRIPTION OF THE SECURED ASSETS

All that piece and parcel of property being land measuring an extent of 2400 Sq Ft together with building bearing Plot No 23 situated at Old No 50, New No 138, V.R.B. Nagar, Minjur Village, Ponneri Taluk, Chengalpattu MGR Taluk, Comprised in Old Survey No 339/1A, New Survey No 339/IAIA5, and bounded on the

North By 20 Feet Road, South By Plot No 9, East By Plot No 22, and West By Plot No 24,

Linear measurements for an extent of 2400 Sq Ft
East to West on the Northern Side: 40 Feet
East to West on the Southern Side: 40 Feet
North to South on the Eastern Side: 60 Feet
North to South on the Western Side: 60 Feet

Within the Registration District of Chennai North and Sub Registration District of Ponneri.



Name of the Borrower		Mrs.Dhanalakshmi
		Old S.No.339/1A, as per
		Patta New
		S.No.339/1A1A5, Plot
		No.23, Bharathiryar Street,
		VRB Nagar, Minjur Village,
Address and description of		Ponneri Taluk & SRO,
Property		Tiruvallur District.
City		Tiruvallur District
State		TAMILNADU
		-
		-
		-
Description of Property		Land and Building
Nature of Property (Plot/Flat,		
etc.)		Plot
Area of Property(in sq. feet)		2156 sqft
UOM		-
Age of Building (In Years)		-
	No. of Room	NIL
	No. of Bathroom	NIL
Specification of Property	No. of Balcony	NA
	Boundary wall (if	
	available)	NIL
	Lift	NA
	Club House	NIL
	Gymnasium	-
Amenities available	Park	-
Floor		-
No. of floor in Building		NIL
	Hospital	0.7 Kms Welcare Hospital
		0.3Kms Israel Mission
	School	Matric School
	Bus stop	Minjur Bus Stop 0.5 kms
	Main Road	-
Distance from Key facilities(In	Market/Shopping	
Kms)	Complex	-
	Society Maintenance	
	dues	NIL
Encumbrances Known to	Municipal Dues	NIL
Arcil	Any other Dues	NIL













