

BY SPEED POST WITH ACKNOWLEDGEMENT CARDS

**NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE SECURITY
INTEREST (ENFORCEMENT) RULES, 2002**

JMFARC/Equitas/Sale/2026-27/July-26/332

Date :13.07.2026

Loan Account No.	EMFSIMMA0040497 [700005744368]
1. <u>Mr. V. Veeraperumal, S/o. Mr. Veeran (Borrower/Applicant)</u> Having Address : Door No.1/31, Arunthathiyar East Street, Vachakkarapatti, Ramasamy Raja Nagar, Virudhunagar District – 626 204. Tamilnadu	2. <u>Mrs. V. Manjammal, W/o. Mr. V. Veeraperumal (Co-Borrower 1/Co-Applicant 1)</u> Having Address : Door No.1/31, Arunthathiyar East Street, Vachakkarapatti, Ramasamy Raja Nagar, Virudhunagar District – 626 204. Tamilnadu
3. <u>Mrs. G. Bakkiyalakshmi, W/o. Mr. Veeran(Co Borrower 2/Co Applicant 2 & Mortgagor)</u> Having Address : Door No.1/31, Arunthathiyar East Street, Vachakkarapatti, Ramasamy Raja Nagar, Virudhunagar District – 626 204. Tamilnadu	

WITHOUT PREJUDICE

Dear Sir/Madam,

Notice for sale of secured immovable asset under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (“Enforcement Rules”) possession of which has been taken over under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (“SARFAESI Act”) read with the aforesaid Enforcement Rules.

1. **WHEREAS**, the Authorized Officer of ESFBL under the SARFAESI Act and in exercise of powers conferred under Section 13 (12) of the aforementioned act read with Rule 3 of the Enforcement Rules, issued demand notice dated **26.06.2024** calling upon **Mr. V. Veeraperumal (“Borrower/Applicant”)**, **Mrs. V. Manjammal (“Co-Borrower 1/Co-**

JM Financial Asset Reconstruction Company Limited

Corporate Identity Number: U67190MH2007PLC174287

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

T: +91 22 6630 3030 F: +91 22 6630 3335 www.jmfinancialarc.com

Corporate Office: Unit No. 21, 22, 2nd Floor, Lloyds Centre Point, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

Applicant 1), Mrs. G. Bakkiyalakshmi (Co Borrower 2/Co Applicant 2 & Mortgagor) to repay the amounts as mentioned under the aforesaid notices, being as on **25.06.2024** together with interest at contractual rate and expenses, costs, charges etc., due thereon till the date of payment within 60 (Sixty) days from the date of receipt of the aforesaid demand notice.

2. **AND WHEREAS**, Equitas Small Finance Bank Limited (“ESFBL”) assigned the financial assets pertaining to the Borrower along with all the rights, title, interest and underlying security interest created therefor in favour of JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of EB Retail 2025 -Trust (“JMFARC”) vide assignment agreement dated **30.09.2025**
3. **AND WHEREAS**, the aforementioned Borrower(s), Co-borrower(s) and Mortgagor(s) having failed to repay the outstanding dues or any part thereof as mentioned in the aforesaid demand notice, the Authorised officer of secured creditor took over the Physical possession of the Said Properties under Section 13(4) of the SARFAESI Act read with Rule 8 and other applicable rules of the Enforcement Rules on **05.09.2025**.
4. In exercise of the powers conferred under Section 13(4) of the SARFAESI Act, read with Rule 8(5), Rule 8(6) and other applicable rules of the Enforcement Rules, notice is hereby given to you that the Said Properties shall be sold by the Authorised Officer of JMFARC on **“AS IS WHERE IS”, “AS IS WHAT IS” AND “WHATEVER THERE IS”** basis by way of public auction (through e-auction) after the expiry of **30 (Thirty)** days from the date of this notice.

Please find below details of Public Auction:

Amount of secured debt as on Date: 08.07.2026		
Description of the Said Properties		



Reserve price (In Rs.)	Rs. 1500000/- (Rupees Fifteen Lakhs Only)	
Date and time of public auction	On 20.08.2026 between 11.00 AM to 11.30 AM	
Venue	Company Name	C1 India Private Limited
	Name of Representative	Mr. Prabakaran.M
	Email Id	<u>tn@c1india.com</u> & <u>support@bankeauctions.com</u>
	Contact No	[+91] 7418281709
	Site	<u>https://www.jmfinancialarc.com/Home/RetailAssets</u> & <u>https://www.bankeauctions.com</u>
Earnest Money Deposit (In Rs.)	Rs. 150000/- (Rupees One Lakhs Fiftys Thousand Only)	
Inspection of the said Secured Assets	20.07.2026 to 14.08.2026 - 10.00 AM to 04.00 PM. (Contact Nos: Mr.Kandavel- [+91] 9500895888.	
Last date for submission of online application for BID with EMD	<u>18.08.2026 BEFORE 4.00 P.M.</u>	
List of Known Encumbrances & Litigations	S.A.229/2025 filed by Mr. VEERAPERUMAL V- Vs - ESFB, Chennai and pending before the Hon'ble DRT, Madurai.	

SCHEDULE

Description of the Said Properties	
In Viruthunagar District, Viruthunagar Registration District in Sathur Sub Registration District, Viruthunagar Taluk, Vatchakarapatti Village, S.F.No.82/3 Acre 0.03 Cents out of Acre 0.63 Cents and within this plot to an extent of 3 cents within the following four boundaries:	
North of	– Land belongs to Arumugam
South of	– Muniyandi House and Vacant Site
East of	– Land belongs to Velusamy Chettiyar.
West of	– North-South Public Pathway
Total extent : 3 Cents	
Together with all buildings and structure attached to the earth or permanently fastened to anything attached to earth, both present and future and all easementary/ mamool rights annexed thereto.	



Attention is drawn of the Borrower(s), Co-borrower(s) and Mortgagor(s) to sub-section (8) of Section 13 of the SARFAESI Act for the time available to redeem the above-mentioned Said Properties.

Yours faithfully,



Authorised Officer

For JM Financial Asset Reconstruction Company Ltd.
acting in its capacity as trustee of EB Retail 2025 – Trust