

BY REGISTERED POST, ACKNOWLEDGEMENT DUE

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

JMFARC/Equitas/Sale/2026-27/July-26/328

07-07-2026

Loan Account No.	ELPNELLI0029486 / 700000376506
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Mr/Mrs SANKAR (Borrower),
C/O Mr/Mrs POONSOLAI
NEW STREET, PANNAKUCHIPALAYAM, SATHIPATTU, PALUR, TAMIL NADU, 607102

Mr/Mrs RADHA (Co Borrower 1)
C/O Mr/Mrs SANKAR
NEW STREET, PANNAKUCHI PALAYAM, PALLAVARAYANATHAM, SATHIPATTU, PALUR,
TAMIL NADU, 607102

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.

- 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 21.05.2024 calling upon **Sankar ("Borrower(s)"), Mr/Mrs RADHA ("Co-borrower(s))** to repay the amounts as mentioned under the aforesaid notices, being as on 21.05.2024 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.
- 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



JM Financial Asset Reconstruction Company Limited

Corporate Identity Number: U67190MH2007PLC174287

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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) 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 22.11.2025.
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 15 (Fifteen) days from the date of this notice.

Please find below details of Public Auction:

Amount of secured debt as on Date: 03.07.2026	Rs. 1631110/-, (Rupees Sixteen Lakhs Thirty One Thousand One Hundred Ten Only)
Description of the Said Properties	As given in Schedule below
Reserve price (In Rs.)	Rs. 1150000/-, (Rupees Eleven Lakhs Fifty Thousand Only)
Date and time of public auction	On 30.07.2026 between 11.00 AM to 1.00 PM
Venue	Company Name: C1 India Pvt. Ltd., Name of Representative: Mr. Prabakaran.M, Contact No: 7418281709 Site: https://www.jmfinancialarc.com/Home/RetailAssets & https://www.bankeauctions.com
Earnest Money Deposit (In Rs.)	Rs. 115000/-, (Rupees One Lakh Fifteen Thousand Only) <u>LAST DATE OF BID SUBMISSION: 28.07.2026, BEFORE 4.00 P.M.</u>
Inspection of the said Secured Assets	17-07-2026 to 23-07-2026
Last date for submission of online application for BID with EMD	28.07.2026



SCHEDULE

Description of the Said Properties
All that Piece and parcel of land and building, Comprised in Punjai New S.No.42/4B, Old S.No.34/2 with an extents of 2187 Sq.ft., with building Situated Kuchipalayam Village, Cuddalore District Bounded on the (North by)- Balance Land of Seller (South by)- Plot belongs to Mr.Subulakshmi (East by)- Land belongs to Mr.Vazhivel (West by)- Pathway

Attention is drawn of the Borrower(s), Co-borrower(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