

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-26/330

07-07-2026

Loan Account No.	SEDNDII0358175 / 700004654979
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Mr/Mrs KALIYAMMAL S (Borrower),
C/O Mr/Mrs SUBBAIAH
7/82, PADIYUR POST, , PADIYUR, DINDIGUL, TAMILNADU, 624005 - Ph :7695898897

Mr/Mrs SENTHILKUMARAN S (Co Borrower 1)
C/O Mr/Mrs SUBBAIAH
7/82, PADIYUR POST,, , PADIYUR, DINDIGUL, TAMILNADU, 624005

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 10.10.2023 calling upon **Kaliyammal ("Borrower(s))**, **Mr/Mrs SENTHILKUMARAN S ("Co-borrower(s))**, to repay the amounts as mentioned under the aforesaid notices, being as on 10.10.2023 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 December 2025 - Trust ("**JMFARC**") vide assignment agreement dated 26.12.2025



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.

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 29.11.2025.
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. 382840/-, (Rupees Three Lakhs Eighty Two Thousand Eight Hundred Forty Only)
Description of the Said Properties	As given in Schedule below.
Reserve price (In Rs.)	Rs. 125000/-, (Rupees One Lakh Twenty Five 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. 12500/-, (Rupees Twelve Thousand Five Hundred 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

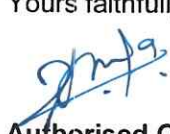


SCHEDULE

Description of the Said Properties
All the Piece and parcel of land bearing comprised in S. No. 1354/1 with an extent of 872 Sq. ft Situated at Padiyur village, Vedachanthur Taluk, Dindigul District within the Vadamadurai Sub Registration District, Palani Registration District . (North by)- Street (South by)- Land belongs to Mr. Veeran and Mr. Suppan (East by)- Land belongs to Mr. Perumal (West by)- Purampukal Land

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 December 2025 - Trust