

FORM NO. 14
(See Regulation 33(2))

IN THE DEBTS RECOVERY TRIBUNAL No. 2 AT CHENNAI
6th Floor, Additional Office Building, Shastrri Bhawan, Haddows Road, Nungambakkam, Chennai – 600 006

D.R.C. No. 538 of 2024 in TA No. 910/2023

Indian Overseas Bank
Pattukkottai Branch

Versus

Mr. Palanivel and Another.

... Certificate Holder

... Certificate Debtor

DEMAND NOTICE
(Under rule 2 of Second Schedule to the Income-Tax Act, 1961 and Section 29 of the Recovery of Debts and Bankruptcy Act, 1993)

To

- Mr. R. Palanivel, S/O Ramasamy, 4/50, Valacherikkadu Pattukkottai Taluk, Thanjavur – 614 628
- M/S. Premier Business Associates, Mr. K.C. Mohan Kumar, S/O Chandrasekar, No. 46A, Krish Acacia, Ganga Nagar 2nd Street, Jafferkhanpet, Chennai- 600 083

In terms of the Recovery Certificate dated 25.06.2024 issued in TA No.910/2023 by the Hon'ble Presiding Officer, Debts Recovery Tribunal-2, Chennai, an amount of Rs. 53,14,242.00/- (Rupees Fifty Three Lakhs Fourteen Thousands Two Hundred Forty Two only) as per DRC enclosed with further interest at the rate of 8% p.a.(simple) from the date of filing of T.A. i.e. 20.03.2019 till the date of realization, is due against you, jointly and severally.

- You are hereby called upon to deposit the above sum within 15 days of the receipt of the notice, failing which the recovery shall be made as per rule.
- You are further put on notice that in terms of Rule 16 of the Second Schedule to the Income Tax Act, 1961 read with Section 29 of the Recovery of Debts and Bankruptcy Act, 1993, you/your representatives in interest shall not be competent to mortgage, charge, lease or otherwise deal with any property belonging to you, except with the permission of the Recovery Officer.
- You are also directed to appear before this Forum on 29.09.2026 at 11.30 a.m. and report compliance of payment.
- This demand notice is now published in this newspaper since the demand notice dated on 04.10.2024 sent to Certificate Debtors unserved returned.

Given under my hand and seal of this Tribunal on this the 28th day of August, 2026

RECOVERY OFFICER
DEBTS RECOVERY TRIBUNAL No. 2 AT CHENNAI

PIRAMAL FINANCE LIMITED (PFL)
Registered Office Address : Unit No.601, 8th Floor Piramal Amil Building, Piramal Agastya Corporate Park, Kamar Junction, Opp Fire Station, LBS Marg, Kurla (West), Mumbai-400 070.
CIN: L65910MH1984PLC032639 Website: www.piramalfinance.com

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorized Officer of Piramal Finance Limited (PFL) (Formerly Piramal Capital & Housing Finance Ltd.) under Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer has issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, notice is hereby given, once again, to the said Borrower(s) to pay to PFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to PFL by the said Borrower(s) respectively.

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Amount with NPA date	Description of secured asset (immovable property)
(LC No. 12800001761 of Chennai - Ponur Branch) A/P Constructions India Private Limited (Borrower) PS Shivakumar (Co Borrower 1) S Chitra (Co Borrower 2)	Dt : 17-08-2026/ ₹ 25331529.83/- (₹ Two Crore Fifty Three lakh Thirty One Thousand Five Hundred Twenty Nine Only and Eighty Three Paise) NPA (10-03-2026)	All that piece and parcel of land measuring to an extent of 1 ground and 1200 Sq.ft., together with building constructed thereon, bearing Plot No.8-95, Door No.12, 7th Street, Penyar Nagar, Chennai - 600 082, comprised in Survey No.382/1 part, T.S.No. 105, Block No.32-E of Perarivalu Village, Perambur, Purauswam Taluk, Chennai District and lies within Sub-Registration District of Sembiam and Registration District of North-Chennai and bounded on the North by : Plot No.8-94 and B-85, South by : 30 feet Road (7th street), East by : Plot No.8-94 and West by : Plot No.8-96
(LC No. RULAP000028B of Chennai Branch) RAJAKUMAR (Borrower) Inulaj Muthusamy (Co Borrower 1)	Dt : 17-08-2026/ (₹ Sixty Seven lakh Ninety Five Thousand One Hundred Ninety Two Only) NPA (03-08-2026)	All the piece and parcel of land measuring 150 sq ft comprised in Re-Sy. No. 234/TL3, measuring 650 sq ft comprised in Sy.No.234/TL4 measuring 350 sq ft comprised in sy.No.204/TL5 in all measuring to an extent of 1150 sq.ft. Old sy.No.204-4581 Part No. 1609 as per Patta New sy.No.204/4581B, situated at Seliyathoppu Puthuthu village together with building constructed thereon, Ambattur taluk, Thiruvallur District and the property lying within the Registration District of Chithambaram and Sub Registration of Chelthyathoppu, Boundaries of the Property, North : Property Belongs to Mr.Chockalingam Subramanian, Common Road, East : Property Belongs to Mr.Balasubramanian & Mrs.Lalitha, West : Property Belongs to Mr.Thangarasu
(LC No. 08400001437 of Chennai - Teynampet Branch) Sunil Babu T (Borrower) Prema S (Co Borrower 1)	Dt : 17-08-2026/ ₹ 3418368.75/- (₹ Thirty Four lakh Eighteen Thousand Three Hundred Sixty Eight Only and Seventy Five Paise) NPA (10-03-2026)	All that piece and Parcel of the land measuring an extent of 6 Kuzhies 12 1/3 Veesams (3990 Sq. Ft., jax per Documents Wet land Nos. 1491, 1492 as per Town Survey Ward K, Block No.2, comprised in S.No.11/10/Di6, R.S.No.311/Cad No.79, situated at Village No.41, Mudalpet, Ambur, Pudukcherry Municipality, Pudukcherry, Situate within the Registration District of Pudukcherry and Sub Registration District of Pudukcherry
(LC No. 27800000010 of Chennai - Teynampet Branch) AP Construction India PVT Ltd (Borrower) Shivakumar PS (Co Borrower 1) Chitra S (Co Borrower 2)	Dt : 17-08-2026 / ₹ 2397871.83/- (₹ Twenty Three lakh Ninety Seven Thousand Eight Hundred Seventy One Only and Eighty Three Paise) NPA (10-03-2026)	All that piece and parcel of the undivided share of land measuring 583 Sq.Ft., out of the property bearing Plot No.23 measuring 5427 Sq.Ft., and Plot No.24 measuring 5427 Sq.Ft., in all together measuring 10854 Sq.Ft., at Mosque Street, Penyar Nagar, Molakadai, Chennai - 600 060 comprised in S.No. 1105/1(B)part as per extract from the Madhavaram Town Survey Field Register T.S.No.7/1, Block No.115, Ward No.D of Madhavaram Village and Taluk, Thiruvallur District together with the Flat bearing No.S-2, Second Floor measuring 1070 Sq.Ft., including common area in the apartment known as "A.P.Amrithalay"
(LC No. BLSA00046113 of Lucknow - Gomti Nagar Branch) PARWEJ ALAM (Borrower) MOHAMMAD MUSTAKAM (Co Borrower 1)	Dt: 17-08-2026 / ₹ 2091406/- (₹ Twenty lakh Ninety One Thousand Four Hundred Six Only) NPA (03-08-2026)	Plot No. 6, Area Adm 1250.0 Sq.ft./carpet build up ,village Behtha,khasra No.162SA, situated At Lucknow , UP 226008
(LC No. HLSA00044306 of Chennai - Ponur Branch) STELLA (Borrower) MELVIN JOEL (Co Borrower 1)	Dt : 17-08-2026 / ₹ 2082053/- (₹ Twenty lakh Eighty Two Thousand Fifty Three Only) NPA (03-08-2026)	Plot No. 5, S. No. 179/7 As Per Patta S.No 179/2A2, Area Adm. 1200.00 Sq. ft. sq mtrs., situated At Puttur Village, 602025
(LC No. 12800003005 of Chennai - Ponur Branch) Abdulrazak A (Borrower) Shabana Banu (Co Borrower 1)	Dt : 18-08-2026 / ₹ 5898724/- (₹ Fifty Eight lakh Ninety Eight Thousand Seven Hundred Twenty Four Rupees) NPA (03-02-2020)	All that piece and parcel of land bearing Plot Nos.144 and 145, Lakshmi Nagar, Irungattu Kottai, Kancheepuram - 602 117, Land Measuring an extent of 4800 Sq.Ft. Comprised in survey Nos.3162 and 3167, Patta No.1095, Layout No.10/CP No.523/95, Situated at Irungattu Kottai Village, Sripurambudur Taluk, Kancheepuram District, Situated within the Registration District of Kancheepuram and Sub Registration District of Sripurambudur. Plot No.145, land measuring 2400 Sq.Ft. Plot No.144, land measuring 2400 Sq.Ft.
(LC No. 04900001116 of Pudukcherry Branch) Rajesh Babu R (Borrower) Thamarai Selvi R (Co Borrower 1)	Dt : 18-08-2026 / ₹ 4814364.25 /- (₹ Forty Eight lakh Fourteen Thousand Three Hundred Fifty Four Rupees and Twenty Five Paise) NPA (03-11-2016)	1/12th undivided share of land measuring 350 sq. ft., out of 4200 sq. ft. bearing Plot Nos.Spt. 6 & 7 and a residential flat building bearing Flat No.S1 in the Second Floor of Jayam Residency with built up area of 1000 sq. ft., comprised in (i) Ward-K, Block No.2, T.S. No.1/5, R.S. No.29/5, Cadastre No.40, Patta No.992, (ii) Ward-K, Block No.2, T.S. No.1/6F, R.S. No.29/6F, Cadastre No.39/2PT, Patta No.1995 situated at Reddier Street, Johu Paul Nagar, Oulandai R.V. Village, No.41, Mudalpet Commune limits, Pudukcherry Sub-R.D. and R.D.
(LC No. 12800002754 of Chennai - Ponur Branch) Alamelu S (Borrower) Sai Murugan (Co Borrower 1)	Dt : 18-08-2026 / ₹ 6294295.18 /- (₹ Sixty Two lakh Ninety Four Thousand Two Hundred Ninety Five Rupees and Eighteen Paise) NPA (03-09-2020)	All that Piece and Parcel of the land and building in plot no. 5 situated at Kumaraguru Estate, Neelankarai Village, Sholinganallur T, Kancheepuram District, measuring 616.5 Sq Ft of land comprised in Survey No. 61/1, within the Sub-Registration District of Neelankarai Registration District of South Chennai within the boundaries hereunder
(LC No. 08400001797 of Chennai - Teynampet Branch) Omprakash A (Borrower) Pandiselvi O (Co Borrower 1)	Dt : 18-08-2026 / ₹ 2889946.27 /- (₹ Twenty Eight lakh Ninety Five Thousand Nine Hundred Forty Six Rupees and Twenty Seven Paise) NPA (04-07-2020)	All that piece and parcel of vacant land, bearing Sub Division Plot No CS2-C, measuring 1125 sq.ft (1175 Sq.ft.-50 sq.ft, splay = 1125 sq.ft) vide C.M.D.A. sub division approval Planning Permit No.43347/2015, Lett R No. 1999/2015/A3, dated 18.6.2015 in "EMERALD PARK" and layout approved by C.M.D.A, vide its approval No.PPD/Layout No.9/2006, and its letter No.E1356/2006, dated 29.1.2006, comprised in Survey No.223/2 in Kannapalayam Village, Poonamallee Taluk, Thiruvallur District, being:
(LC No. 11700001892 of Vellore Branch) Jeelani H (Borrower) Hafeezullah A (Co Borrower 1)	Dt : 18-08-2026 / ₹ 2548276.54/- (₹ Twenty Five lakh Forty Eight Thousand Two Hundred Seventy Six Rupees and Fifty Four Paise) NPA (03-09-2020)	In Kancheepuram District, Kancheepuram Taluk, Kancheepuram Joint-Sub-Registration office, Kancheepuram Town, Vaidhiya Gunckal Street, Old T.S.No.2342, Now Sub Divided as T.S.No.224/22 the site measuring 1st Measurement: East to West 20 ft, North to South 30 ft having an area of 600 sq ft & 2nd Measurement: East to West 3 3/4 ft, North to South 145 ft having an area of 543 3/4 sq ft in this 1/4 share an area of 136 sq ft both measurements having an area of 736 sq ft along with the right of path way bounded On the East by Public Way Nadai Narasathir, On the West by House of Santhi, On the North by Vaidhiya Gunckal Street and on the South by House retained by Fatimunnisa and another With the ROC Roof House Constructed there on
(LC No. 08400000078 of Chennai - Teynampet Branch) Vijayakumar R (Borrower)	Dt : 18-08-2026 / ₹ 15066945.08/- (₹ One Crore Fifty lakh Sixty Six Thousand Nine Hundred Forty Nine Rupees and Eight Paise) NPA (05-05-2016)	8.25 % (502.34 Sq.Ft) Undivided Share of land out of 6089 Sq.ft. or 2 Grounds 1289 Sq.ft of land Comprised in S.No.1051 & 1044 and as per patta S.No. 1053 & 1044 in Neesapakkam Village Mamblam Gundy Taluk Chennai District and situated within the limits of Chennai Corporation Areas and bounded on the
(LC No. 08400000557 of Chennai - Teynampet Branch) Jagadish P R (Borrower)	Dt : 18-08-2026 / ₹ 16938665.42/- (₹ One Crore Sixty Nine lakh Eight Thousand Six Hundred Sixty Five Rupees and Forty Two Paise) NPA (06-06-2013)	Flat No S2 Second Floor Plot No 25 Venkatesa Nagar Rajaji Colony Saigaram Chennai TamilNadu 600093
(LC No. 15600000569 of Chennai - Tambaram Branch) Srinivasan K (Borrower) Karpagam S (Co Borrower 1)	Dt : 18-08-2026 / ₹ 22141072.86 /- (₹ Twenty One lakh Forty One Thousand Seventy Two Rupees and Eighty Six Paise) NPA (31-05-2021)	All that piece and parcel of the Plot bearing No.58, Sivanthi Avenue Layout at Mangadu Village, Sripurambudur Taluk, Kancheepuram District comprised in S.No.34, Patta No.3880 as per Patta New Sub Division S.No.34/39 measuring 800 Sq.Ft. and the land bounded on the North by : 18 Feet Road, South by : Plot No.51, Plot No.57, East by : Plot No.59, MEASURING : West by : East to West on the Northern Side 20 Feet, East to West on the Southern Side 20 Feet, North to South on the Eastern Side 40 Feet, North to South on the Western Side 40 Feet, CADE and situated within the Sub Registration District of Kundrathur and Registration District of Chennai South
(LC No. 12800004204 of Chennai - Ponur Branch) Dayalan V (Borrower) Samuel Chennaraj D (Co Borrower 1) Sndevi Samuel (Co Borrower 2) Vani Dayalan (Co Borrower 3)	Dt : 18-08-2026 / ₹ 28886945.62/- (₹ Two Crore Eighty Eight lakh Eighty Six Thousand Nine Hundred Forty Five Rupees and Sixty Four Paise) NPA (10-04-2026)	All that house, ground and premises bearing Old Door No.23, New Door No.51, Dr.Natesan Road, Triplicane, Chennai-600 005, comprised in Old R.S.No.870/2, as per Patta New R.S.No.870/8, Block No.16 of Triplicane Village, Mylapore-Triplicane Taluk, Chennai District measuring about 2566 sq.ft of land along with building existing thereon and being and lying within the Registration District of Chennai South and Sub-registration District of Triplicane.
(LC No. M0093266 of Chennai Branch) Kannan P (Borrower) Dhanaialashi K (Co Borrower 1)	Dt : 18-08-2026 / ₹ 3262900.09 /- (₹ Thirty Two lakh Sixty Two Thousand Nine Hundred Rupees and Nine Paise) NPA (03-08-2026)	NO 11A, kamraj salai, Venkatesh nagar, Virugambakkam Village Chennai TamilNadu 600092.

If the said Borrowers shall fail to make payment to PFL as aforesaid, PFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of PFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Date : 10.09.2026, Place : Tamil Nadu

Sd/- (Authorised Officer) Piramal Finance Limited

SBI State Bank Of India
Stressed Assets Recovery Branch

2nd Floor, Red Cross Buildings, # 32, Red Cross Road, Egmore, Chennai-600 008.
Ph: 044-28881037. E-mail: sbi.05170@sbi.co.in

Authorized Official's Details: Name: Shri. Parthasaradhi C - Mobile No: 9444719444 / Ph.No: 044-28881034

CITY CASE OFFICER NAME: Mrs.Ra Muthumani Nivedita - Mobile No: 8056144247; Ph.No: 044-28881043

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged to the Secured Creditor, the Possession of which has been taken by the Authorized Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on below mentioned dates for the recovery of the dues to the State Bank of India, SARB, Chennai from the Borrower(s) / Guarantor(s) as mentioned below.

Borrowers Name & Address : Smt. Pavithra Selvaraj, D/o Mr Selvaraj V, Plot No 3, 13th Street, Sowmiya Nagar, Perumbakkam, Chennai 600 100. Also at: HCL Technologies, No 602/3 Elcot Zone, Sholinganallur, Chennai 600 119. Also at: No 3 C3 Pon Nagar, Udayar palayam Taluk, Ariyalur 621 802. Also at: Flat No 207 Second Floor, Tower 3, The Village Phase 3, Kalavakkam, Chennai 603 110.

Outstanding Amount : Rs. 90,78,528.07/- (Rupees Ninety Lakhs Seventy Eight Thousand Five Hundred and Twenty Eight and Paise Seven only) as on 08.09.2026 with future interest and costs. Status of Possession : PHYSICAL POSSESSION

DESCRIPTION OF THE IMMOVABLE PROPERTIES : Residential Flat No 207 at Tower 3 located at "The Village" phase II, UDS 402.93 Sq ft, SBA-1221 Sq ft Primary Securities: Schedule A of Property All that part and parcel of the land totally admeasuring Acres 35.7483 Cents comprised in S Nos 225/3B, 226/1C, 227, 229/1A, 241/263B, 247/6A, 247/7B, 247/8, 247/9, 247/10, 248/1, 248/2, 248/3, 248/4, 248/5, 248/6, 248/7, 248/8, Old Survey No 199/2 New Survey No 258/14 of Kalavakkam Village, Chengalpattu Taluk, Kancheepuram District, Tamilnadu. Boundaries North By : Survey Nos 223, 241(P), 231(P), South By : Survey Nos 229/2, 241(P), 228, 229/1B, East By : Survey No 242, West By : Road, Within the Registration District of Chengalpattu and Sub Registration District of Thirupurur. **Schedule B of the Property** Residential Flat bearing No 207 at Tower-3 located at second floor at "The Village" Phase-II with the Undivided Share of 402.93 Sq ft and Super Built Up Area of 1221 Sqft along with one car parking area space in the Basement/Still level. **Property ID at Bank Net website: SBINPAVITHRA** Latitude 12.740471 and Longitude 80.202976

RESERVE PRICE ₹ 41, 00,000/- EMD ₹ 4,10,000/- BID INCREMENT AMOUNT ₹ 25,000/-

Encumbrances known to the Bank if any: NIL

Date & Time of Inspection Properties: Date: 18.09.2026 - Time: 11.00 AM to 1.00 PM

DATE & TIME OF E-AUCTION: 30.09.2026 Time: 10.00 AM to 04.00 PM
With auto time extension of 10 minutes each till sale is completed

Interested bidder may deposit pre-bid EMD with BAANKNET.COM before the closing of E-Auction

For detailed terms and conditions of the E-auction sale, please refer to the link provided in State Bank of India website <https://baanknet.com>.

Place: Chennai
Date: 08.09.2026

Authorized Officer,
State Bank of India, SARB, Chennai

Public Notice For E-Auction Cum Sale

Sale of Immovable property mortgaged to IFL Home Finance Limited (IFL) Corporate Office at Plot No.98, Udayar Vihar, Phase-I, Gurgaon-122015 (Haryana) and Branch Office at: Sai Empire Tower Door No.25 1st Main Road, 5th Floor, United India Colony, Kodambakkam, Chennai 600042 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of IFL-HFL had taken the possession of the following properties pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospectus, with a right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IFL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.iflhome.com

Borrower(s)/ Co-Borrower(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price	Date of Inspection of property
Mr. Jayakumar C Mrs Chitranjan J (Prospect No. 713598)	21/06/2019 ₹ 19,05,069.00 (Rupees Fifteen Lakh Ninety Thousand Five Hundred and Sixty Nine Only)	All that part and parcel of the property bearing: Apartment No.L-104 on 1st floor of the building named as Temple Waves situated at kundrathur village, kundrathur panchayat, sripurambudur taluk and kancheepuram district, Tamil Nadu-600044, Area Admeasuring (in Sq. Ft.): Property Type: Super, Built Up, Area Property Area: 618.00	24/07/2025	Rs.21340.00/- (Rupees Twenty One Lakh Eighty Three Thousand Four Hundred Only)	23/09/2026 11:00 hrs -14:00 hrs
	Bid Increase Amount: ₹ 25,000.00/- (Rupees Twenty Five Thousand Only)			EMD Last Date: 25/09/2026 till 5 pm.	EMD Last Date: 25/09/2026 till 5 pm.
				Earnest Money Deposit (EMD) Rs.21340.00/- (Rupees Two Lakh Eighteen Thousand Three Hundred and Forty Only)	Date/Time of E Auction: 28/09/2026 at 11:00 hrs-13:30 hrs

Mode Of Payment : EMD payments are to be made vide online mode only. To make payments you have to visit <https://www.iflhome.com> and pay through link available for the property/ Secured Asset only. Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction.

For Balance Payment - Login <https://www.iflhome.com> > Select "My Bid" > Click on Pay Balance Amount

Terms and Conditions:-

- For participating in e-auction, intending bidders required to register their details with the Service Provider <https://www.iflhome.com>, well in advance and has to create the login account, login ID and password. Intending bidders have to submit the payment of the EMD prior to participation. Upon payment, bidders are required to submit the electronically signed E-Tender Form/Bid Form (E-Sign) using their Aadhaar Number.
- The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
- The successful bidder shall deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
- The purchaser has to bear the cost, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, costs associated with the conveyance or transfer of the land and all other incidental costs, charges including all taxes and rates outgoings relating to the property. 5. The purchaser has to pay TDS applicable to the transaction/payment of sale amount and submit the TDS certificate with IFL HFL.
- Bidders are advised to go through the website <https://www.iflhome.com> for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID:- auction.tl@ifl.com.
- For any query related to Property details, Inspection of Property and Online bid etc. call IFL HFL toll free no.1800.2672.499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email:- care@iflhome.com
- Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IFL-HFL shall not be responsible for any loss of property under the circumstances.
- Further the notices is hereby given to the Borrowers, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
- In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/auction, the decision of AO of IFL-HFL will be final.

15 DAYS SALE NOTICE UNDER THE RULE 8 SUB RULE (1) OF SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with up-to-date interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place : Chennai | Date : 10-09-2026

Sd/-, Authorised Officer, For IFL Home Finance Ltd.

SBI State Bank Of India
Stressed Assets Recovery Branch - II

No.44, 1st Floor, Eldams Road, Teynampet, Chennai - 600018.
Email: sbi.70674@sbi.co.in

Authorized Officer's Details Name: Mr.Kailash Chandra Meena; Mobile No: 8699009584

City Case Officer details: Name: Shri.S.Mathiyazhagan / Mobile No: 6381445907

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (See Proviso to Rule 8 (6))

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest(Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged to the Secured Creditor, the Physical Possession of which has been taken by the Authorized Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on below mentioned date for the recovery of the dues to the State Bank of India, SARB-II, Chennai, from the borrowers as mentioned below.

BORROWERS NAME & ADDRESS : Mr. Aashish Surana, S/o Mr. Sudhir Kumar Surana, Residential Address: No. 42, Dr. Rajendra Prasad Road, Nehru, Nagar, Chromepet, Chennai – 600044. **Office Address:** EAP Infrastructures Private Limited, No. 42, Dr. Rajendra Prasad Road, Nehru nagar, Chromepet, Chennai – 600044 **Property Address :** Amar Prakash Palm Riviera, Flat No: 711, Block No. M, 6th Floor, Thirumudivakkam, Chennai - 600044.

Outstanding Amount : Rs. 5,76,79,543.00 (Rupees Five Crores Seventy Six Lakh Seventy Nine Thousand and Five Hundred and Forty Three Only) as on 01.09.2026 with future interest, costs, etc.,

DESCRIPTION OF PROPERTY

Name of the Title Deed Holder: Mr.Aashish Surana (Covered under the Deed of Sale Doc No. 2413 of 2016 dated 11.04.2016) **SCHEDULE OF PROPERTY Schedule:-** A All that Piece and Parcel of the land comprised in Survey Numbers, extent and patta Nos. (which is more particularly described below) is situated at Thirumudivakkam Village, Thirumudivakkam Village Panchayat, Sripurambudur Taluk and Kancheepuram District.

Item No	Survey Number	Extent in Cents	Patta No.	North by Survey No(s)	South by Survey No(s)	East by Survey No(s)	West by Survey No(s)
I.	124/2	131	1654	124/1	228/1, 228/2 and 232/B	124/1 & 232/B	125/2
II.	233/B	76.50	1541	232/2 and 233/1A	230,243/1, 243/2A and 243/2B	233/2B and 233/A	231/1 and 232/2
III.	230	126	1086	229/3, 231/1 and 233/1B	244 and 243/1	243/1	229/3 and 245
IV.	243/1	174	1086	233/1B	247/1 and 248/1A1	243/2A	230 and 244
V.	243/2A	22	1086	233/1B	248/1A1	243/2B	243/1
VI.	243/2B	150	1086	233/1B and 233/2B	242/1A, 248/1A1, 248/1A2	242/1A and 234/1B	243/2A and 242/1A
VII.	242/1A Part	90.92	1086	243/2B and 234/1B	248/1A3, 248/1A4 and 248/2A1	12 Meter Road in 242/1A Part and 243/2B, 234/1B	243/2B
VIII.	228/2	44	1520	124/2	229/3 and 231/2	232/1B and 232/2	228/1
IX.	229/3	111	1521	228/1, 228/2 and 231/1	245 and 230	230 and 231/1, 231/2	229/1, 229/2 and 245
X.	231/1	11	1559	232/2, 228/2	231/1, 229/3	232/2	229/3
XI.	231/2	75	1559	231/2	230	232/2 and 233/1B	229/3
XII.	232/1B	53.50	1559	124/2 and 232/1A	232/2	232/1A	124/2, 228/2 and 232/2
XIII.	232/2	49.50	1559	232/1B	231/2 and 233/1B	232/1B and 233/1B	228/2, 231/1 and 231/2
XIV.	233/2B	21	1558	233/2A	243/2B	233/2A	233/1B
XV.	244	196	1535	230	246/1 and 247/1	243/1	245

Item No. I to Item No. XV, Admeasuring to an extent of 13 Acres and 31.42 Cents Within the Registration District of South Chennai and Sub-Registry Office of Padappai. **SCHEDULE – B** An Undivided Share of Land measuring to an extent of 1801 (One Thousand Eight Hundred and One) Square Feet of land right, title and interest in the Schedule – A. **SCHEDULE – C** APARTMENT No.M-711 in the Floor M SIXTH(6), Block No.M of the residential project "PALM RIVIERA" with Super Built Up Area 4,614 Square Feet (including proportionate undivided Share in the Common Constructed Area) and Private Terrace Area Nil sq.ft. with features detailed in the annexure to the agreement. (Asset ID: 200014031825, Security Interest