

PUBLIC NOTICE FOR CHANGE OF BRANCH ADDRESS

This is to bring to the General Public and Customers of **Fincare Small Finance Bank Limited**, that the address of following branch will be changed. All accounts/transactions currently maintained at the branch will remain the same. The details of the old vis-à-vis new address of the location along with effective date of change is enclosed with notice as Annexure-A. Customers are requested to contact the Branch Manager/visit the new location for their transactions

For more information, please visit us or contact Branch Manager of following branch. The contact number of Branch Manager is provided in the Annexure-A attached with this notice. **Fincare Small Finance Bank Limited.**

"Annexure-A"						
No.	Branch	State	Effective Date of Change of Address	Old Address	New Address	Contact No.
1.	AMBUR 10220	TAMIL NADU	06-01-2024	First Floor, No.26/3 Bye Pass Road, Opp Sai Sangeet Hotel, Ambur, Tamil Nadu - 635802	First Floor, No.38, Royal Sun Shopping Mall, Bypass Road, Ambur, Tamil Nadu - 635802	9629224817

PNB Housing Finance Limited

Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001. Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

Thiruvananthapuram Branch - PNB Housing Finance Ltd, Ambalikkala Tower, 12/155/126, 2nd Floor, South amman kovil street, near Kothapuram Over Bridge, Thiruvananthapuram-680004

POSSESSION NOTICE (FOR IMMovable PROPERTY/IES)

Whereas the undersigned being the Authorised Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule (8) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice(s) on the date mentioned against each account calling upon the respective borrower(s) to repay the amount as mentioned against each account within 60 days from the date of receipt of the said notice(s). The borrower(s) having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 3 of the said Rules on the dates mentioned against each account.

The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement.

The borrower's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sl. No.	Loan Account Number	Name of the Borrower/Co-Borrower/Guarantor	Date of Demand Notice	Amount Outstanding	Date of Possession Taken	Description of the Property/ies Mortgaged
1.	HOU/TCR/1220/8402 77.B.O.: Thiruvananthapuram	Mrs. THABEETHA A S & Mr. GEEVARGHESE M M	11-09-2023	Rs.34,27,320/- (Rupees Thirty-Four Lakhs Twenty-Seven Thousand Three Hundred Twenty only) as on 11-09-2023.	24-11-2023 Symbolic Possession	All that piece and parcel of the property having a total extent of 2.03 Acres with building in Re.Sy.No.6556/1-31, Pazhany Village, Kunnamkulam Taluk, Akkikavay, Thiruvananthapuram, Kerala, India-680542
2.	NHL/TCR/0920/8203 99.B.O.: Thiruvananthapuram	Mr. Prince K Ouseph, Mrs. Ranjana Prince & Mrs. T I Ely	24-07-2023	Rs.40,84,870/- (Rupees Forty-Lakhs Eighty-Four Thousand Eight Hundred Seventy Only) as on 19-07-2023	24-11-2023 Symbolic Possession	All that piece and parcel of the property having an extent of 8.89 Acres in Sy.No. 73/1-1 with Building in Elavally Village, Chavakkad Taluk, Vaka, Thiruvananthapuram-680062

Authorized Officer (M/s PNB Housing Finance Ltd.)

ADITYA BIRLA CAPITAL

Registered Office : Indian Rayon Compound, Yeraval, Gujarat-362 266.
Corporate Office : 10th Floor, R Tech Park, Nirlon Complex, Near Hub Mall, Goregaon (East) Mumbai-400 063, MH.

DEMAND NOTICE

UNDER SEC 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("THE ACT") READ WITH RULE 3 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("THE RULES")

The undersigned being the Authorised officer of Aditya Birla Finance Limited (ABFL) under the Act and in exercise of powers conferred under Section 13(12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

In connection with the above, Notice is hereby given, once again, to the said Borrower's / Legal Heir(s) / Legal Representative(s) to pay to ABFL, within 60 days from the date of the respective Notice(s), the amount indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realisation, read with the loan agreement and other documents / writings, if any, executed by the said Borrower's. As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to ABFL by the said Borrower's respectively.

Sl. No.	Name and Address of the Borrower(s)	Demand Notice Date & NPA Date	Description of Immoveable property
1.	Mr. Sakthivel, S/o. Suyambulingam •Mob. No. 9840505032; •E-mail : sakthi11991@gmail.com	15 th Nov. 2023 & 3 rd Nov. 2023 Total O/s Dues Amt.	All that piece and parcel of land & building, situated at Madipakkam Village, Tambaram Taluk, Kanchepuram District, bearing Door No. 244, Nehruji Street, Comprised in Survey No. 244/2 Measuring an extent of 1100 Sq. Ft. •Bounded on the :- + North By : Land belongs to Tamburam; + South by : Pathway; + East By : land belongs to Velayutham; + West By : Remaining land •In all admeasuring an extent of 1100 sq. Ft., land & building within the Registration District of Chennai South and Sub Registration District of velachery.
2.	Mr. Suyambulingam, S/o. Subbajaya Nadar •Mob. No. 9840505032	15 th Nov. 2023 & 3 rd Nov. 2023 Total O/s Dues Amt.	All that piece and parcel of the property having an extent of 8.89 Acres in Sy.No. 73/1-1 with Building in Elavally Village, Chavakkad Taluk, Vaka, Thiruvananthapuram-680062

With further interest, additional interest at the rate as more particularly stated in respective Demand Notices dated mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and / or realization. If the said Borrower's shall fail to make payment to ABFL as aforesaid, then ABFL shall proceed against the above Secured Asset(s) / Immoveable property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Borrower's / Legal Heir(s) / Legal Representative(s) as to the costs and consequences.

The said Borrower's / Legal Heir(s) / Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s) / Immoveable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of ABFL. That please note that this is a final notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002). Needless to say, that ABFL shall be within its right to exercise any or all of the rights referred to above against the borrower(s) entirely at their risk, responsibility & costs.

Place : Kanchepuram, Tamil Nadu. Date : 29.11.2023

Authorized Officer
ADITYA BIRLA FINANCE LIMITED

PNB Housing Finance Limited

Regd. Office : 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001
Phones : 011-23357171, 23357172, 23705414, Website : www.pnbhousing.com

BRANCH OFFICE:- 1st Floor, R P Arcade, Adjacent to Gold Souk Mall, Near Railway Overbridge, Ponnuruni, Vytilla, Cochin 682019
BRANCH OFFICE:- F1, KEK Tower, First Floor, Opp. To Trivandrum Development Authority, Vazhuthacaud, Trivandrum 695010
BRANCH OFFICE:- Ambalikkala Tower, 12/155/126, 2nd Floor, South Amman Kovil Street, Near Kothapuram Over Bridge, Thiruvananthapuram-680004
BRANCH OFFICE:- Raj Plaza, 1st Floor, Kilikolloor, P.O., Randamkuttu, Kollam - 691004

Notice Under Section 13(2) Of Chapter III Of Securitisation & Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002, Read With Rule 3(1) Of The Security Interest (enforcement) Rules, 2002 Amended As On Date

We, the PNB Housing Finance Ltd, (hereinafter referred to as "PNBHFL") had issued Demand notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "Act") by our Cochin Branch office situated at 1st Floor, R P Arcade, Adjacent to Gold Souk Mall, Near Railway Overbridge, Ponnuruni, Vytilla, Cochin 682019. & Also by our Trivandrum Branch office situated at F1, KEK Tower, First Floor, Opp. To Trivandrum Development Authority, Vazhuthacaud, Trivandrum-695010. & Also by our Thiruvananthapuram Branch office situated at Ambalikkala Tower, 12/155/126, 2nd Floor, South Amman Kovil Street, Near Kothapuram Over Bridge, Thiruvananthapuram-680004. & Also by our Kollam Branch office situated at Raj Plaza, 1st Floor, Kilikolloor, P.O., Randamkuttu, Kollam - 691004. The said Demand Notice was issued through our Authorized Officer, to you all below mentioned Borrower/Co-Borrower/Guarantors since your account has been classified as Non-Performing Assets as per the Reserve Bank of India/National Housing Bank guidelines due to nonpayment of installments/interest. The contents of the same are the defaults committed by you in the payment of installments of principals, interest, etc. The outstanding amount is mentioned below. Further, with reasons, we believe that you are evading the service of Demand Notice and hence this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 Days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors.

Your kind attention is invited to provisions of sub-Section (8) of Section 13 of the Act of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNB HFL only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the PNB HFL is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s) thereafter. FURTHER you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

S. No.	Loan Account No.	Name/Address of Borrower & Co-Borrower	Name/ Address of Guarantor	Property Mortgaged	Date of Demand Notice	Amount O/s as on Date of Demand Notice
1.	HOU/COC/1017/437528 B.O.: Cochin	Mrs. SOBHA REGHU, W/O. Reghu & Mrs. Ragesh C R, S/O. Reghu Chollangal House, Koovappady P.O., Koovappady, Perumbavoor, Ernakulam, Kerala - 683544, Re.Sy.No.342/8/2.	N.A.	All that piece and parcel of the land having an extent of 4.50 Acres in Re.Sy.No.342/8/2, Koovappady Village, Kunnathunadu Taluk, Ernakulam, Kerala - 683544.	14-11-2023	Rs. 13,29,660/- (Rupees Thirteen Lakhs Twenty Nine Thousand Six Hundred Sixty Only) Due as on 14-11-2023
2.	NHL/TCR/1017/444654 B.O.: Thiruvananthapuram	Mr. Asokan E V, S/o. Velayudhan E C & Mr. Velayudhan E C, S/O. Chothy, Elidath House, Poomangalam Village, Mukundapuram Taluk, Edakulam, Thiruvananthapuram, Kerala - 680688, Mr. Asokan E V, Irinjalkuda Municipality, Irinjalkuda, Thiruvananthapuram, Kerala - 680121.	N.A.	All that piece and parcel of the property having an extent of 4.15 Acres with building in Sy.No. 35/17, Poomangalam Village, Mukundapuram Taluk, Edakulam, Thiruvananthapuram, Kerala - 680688	14-11-2023	Rs. 11,92,033/- (Rupees Eleven Lakhs Ninety Two Thousand Three Hundred Thirty Three Only) Due as on 14-11-2023
3.	HOU/TRI/0613/12121 & HOU/TRI/0417/382353 B.O.: Thiruvananthapuram	Mr. Vikraman Nair N, S/o. Neelakanda Pillai & Mrs. Chandrika Kumari, W/O. Vikraman Nair N, 14/797, Bhagavathi Vilasom, Sivankoil Junction, Vithura P.O., Thiruvananthapuram, Kerala - 695551, Sy.No. 680/1-2-1-5, Vithura Village, Nedumangad Taluk, Thiruvananthapuram, Kerala - 695512, Mr. Vikraman Nair N,	N.A.	All that piece and parcel of the property having an extent of 1.92 Acres with building in Sy.No. 680/1-2-1-5, Vithura Village, Nedumangad Taluk, Thiruvananthapuram, Kerala - 695512	14-11-2023	Rs. 27,53,749/- (Rupees Twenty Seven Lakhs Fifty Three Thousand Seven Hundred Forty Nine Only) Due as on 14-11-2023.
Quarters G11, 110KV Substation, Edarikode, Kottakkal, Malappuram, Kerala - 676501, Kerala State Electricity Board, Electrical Station, Edarikode P.O. Malappuram, Kerala - 676501.						
4.	HOU/TRI/1217/463567 B.O.: Thiruvananthapuram	Mr. Sanal Kumar R, S/O. Radha Krishnan Asari & Mrs. Divya S, W/O. Sanal Kumar, TC 54/512, SL Sadanam, Karakkamandampom, Nemom P.O., Thiruvananthapuram, Kerala - 695020, Re.Sy.No. 137/22/2, 137/23/1, Kalliyoor Village, Thiruvananthapuram Taluk, Thiruvananthapuram, Kerala - 695020.	N.A.	All that piece and parcel of the property having an extent of 2.22 Acres in Re Sy No 137/22/2, 137/23/1, Kalliyoor Village, Thiruvananthapuram Taluk, Thiruvananthapuram, Kerala - 695020	14-11-2023	Rs. 42,30,869/- (Rupees Forty Two Lakhs Thirty Thousand Eight Hundred Sixty Nine Only) as on 14-11-2023
5.	HOU/TRI/0721/895625 B.O.: Thiruvananthapuram	Mr. Suriya S V, D.O. Subramonian Madhavan, Mr. Subramonian N, S/o. Narayanan Asari & Mrs. Vimala S, W/o. Subramanian, Rohini NPA DS, Njandooram P.O., Powdikomam P.O., Sreekrishnan, Thiruvananthapuram, Kerala - 695588.	N.A.	All that piece and parcel of the property having an extent of 2.02 Acres in Re Sy No 119/7, Block 15, Uliyazhathura Village, Thiruvananthapuram Taluk, Thiruvananthapuram, Kerala - 695587	14-11-2023	Rs. 11,40,103/- (Rupees Eleven Lakhs Forty Thousand One Hundred Three Only) as on 14-11-2023
Akshay Bhavan, TC 8/479, Layola Road, Opp Oil Mill, Sreekrishnan P.O., Thiruvananthapuram, Kerala - 695017, Re.Sy. No. 119/7, Uliyazhathura Village, Thiruvananthapuram Taluk, Thiruvananthapuram Dist, Kerala - 695587, Mr. Suriya S V, Sea View Support Systems Pvt Ltd, Technopark Campus, Kazhakkattom P.O., Thiruvananthapuram, Kerala - 695581, Mrs. Vimala S, Mahima Textiles, Powdikomam Market, Powdikomam P.O., Thiruvananthapuram, Kerala - 695588.						
6.	NHL/TCR/0917/432716 & NHL/TCR/0220/776386 B.O.: THIRISSUR	Mr. Umesh Unnikrishnan, S/o. Unnikrishnan & Mrs. Sanitha Umesh, W/o. Umesh Unnikrishnan, Flat 7A, Vallathal Padai, Kakkadan, Jiphur Rak Burj, Ernakulam, Kerala - 682026, Pallath House, Chittissey P.O., Palayekara, Thiruvananthapuram, Kerala - 680301,	N.A.	All that piece and parcel of the property having an extent of 2.43 Acres with building in Sy No 427/3, Nemanikkara Village, Mukundapuram Taluk, Chittissey, Thiruvananthapuram, Kerala - 680301.	15-11-2023	Rs. 21,53,169/- (Rupees Twenty One Lakhs Fifty Three Thousand One Hundred Sixty Nine Only) Due as on 15-11-2023.
Sy No 427/3, Nemanikkara Village, Mukundapuram Taluk, Chittissey, Thiruvananthapuram, Kerala - 680301, Mr. Umesh Unnikrishnan, B Cinemas, Door No 1634 K, 5th Floor, Palakatt S NH47, Speed Tyres Building, Ernakulam, Kerala - 682019.						
7.	HOU/TCR/1221/935870 B.O.: THIRISSUR	Mr. Rasheed K M, S/o. Muhammed & Mrs. Sabina S, D/o. Abdul Majed, Kunnath Peedikayil House, QTRS No. 72, H/TCR, Type-1, Railway quarters, Kakkal, Thiruvananthapuram - 680001, Re Sy No 210/1-20, Mulloorakara Village, Thalappilly Taluk, Thiruvananthapuram, Kerala - 680583, Mr. Rasheed K M, Southern Railway, Thiruvananthapuram Division, Kakkal, Thiruvananthapuram - 680001	N.A.	All that piece and parcel of the property having an extent of 2.43 Acres in Re Sy No.210/1-20 in Sy No 432, together with building No. 14/37-A, in Mulloorakara Panchayath, Mulloorakara Village, Thalappilly Taluk, Thiruvananthapuram, Kerala - 680583.	06-11-2023	Rs. 26,07,343/- (Rupees Twenty Six Lakhs Seven Thousand Three Hundred Forty Three Only) as on 06-11-2023
8.	NHL/KLM/0722/011913 B.O.: Kollam	Mr. Niklose R, S/o. Rapel & Mrs. Smitha S, W/o. Niklose, Dream Land, Kanjaveli, Kanjaveli P.O., Thiruvananthapuram, Kerala - 691602, Re.Sy.No. 53/8/1, 53/9/3, Panayam	N.A.	All that piece and parcel of the property having an extent of 3.24 Acres in Re Sy No.53/8 & 53/9 in Block No.13, together with building in, Panayam Village, Kollam Taluk, Kollam, Kerala - 691602	06-11-2023	Rs. 34,67,060/- (Rupees Thirty Four Lakhs Sixty Seven Thousand Sixty Only) Due as on 06-11-2023
Village, Kollam Taluk, Kollam, Kerala-691602, Mr. Niklose R, KSEB, Pathanapuram, Kollam, Kerala - 689695, Mrs. Smitha S, Ajaya Nivas, Perumon P.O., Panayam, Kollam, Kerala- 691601.						
9.	HOU/COC/1016/325541 B.O. Cochin	Mr. Bibin Joy, S/o. Joy & Mrs. Nayana P L, W/o. Bibin Joy, Tharamattathil House, Manjummel, Udyogamandal, P.O. Ernakulam, Kerala - 683501, Re Sy No. 38, Block No 31, Elloor Village, Paravoor Taluk, Ernakulam, Kerala - 683501.	N.A.	All that piece and parcel of the property having an extent of 1.40 Acres in Re Sy No. 38, in Sy No. 250/1A/3, together with right of way and building No. 1215/5, Elloor Village, Paravur Taluk, Ernakulam, Kerala - 683501.	06-11-2023	Rs. 27,50,825/- (Rupees Twenty Seven Lakhs Fifty Thousand Eight Hundred Twenty Five Only) as on 30-10-2023

PLACE: COCHIN, THIRUVANANTHAPURAM, KOLLAM, THIRISSUR, DATE:- 28.11.2023
AUTHORIZED OFFICER, PNB HOUSING FINANCE LTD.

SMFG INDIA HOME FINANCE COMPANY LIMITED

(FORMERLY FULLERTON INDIA HOME FINANCE COMPANY LIMITED)
Corporate Off. : 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
Regd. Off. : Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road Maduravoyal, Chennai - 600095

POSSESSION NOTICE FOR IMMovable PROPERTY (APPENDIX IV) RULE 8(01)

WHEREAS the undersigned being the Authorized Officer of SMFG India Home Finance Company Ltd. (Formerly Fullerton India Home Finance Company Limited) a Housing Finance Company (duy registered with National Housing Bank (Fully Owned by RBI) (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Sl. No.	Name of the Borrower(s)/ Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Symbolic Possession
1.	LAN No:- 003807910264127 1. Esther Priya (Co-Applicant) W/o Late George Winston S. 2. Swarnalatha Mariyam, D/o Late George Winston S. 3. Jonathan David, S/o Late George Winston S. 4. Chilla Christian Joseph, S/o Late George Winston S. Add : Old No. 30, New No. 50A, Mariyamman Kovil Street, Mangadu, Chennai - 600122. (Address - 1 to 4 are legal heirs of Late Mr.George Winston S)	All the part and parcel of the western portion of land and building in Plot No. 30A situated at Mariyamman Kovil Street, Mangadu Village, Sripurambudur Tk, Kancheepuram District, Admeasuring 1200 Sq. ft, comprised in survey No 153/3, within the sub registration District of South Chennai within the boundaries hereunder North by : Plot No. 21. East by : Remaining Portion of Plot No.30A, South : Mariyamman Kovil Street, West : Plot No. 29A. Measuring On the Eastern side: 60 feet, On the Western Side: 60 feet, On the Northern Side: 20 feet On the Southern side: 20 feet, Admeasuring 1200 Sq.ft of land and building.	31.08.2023 Rs. 23,33,389/- (Rupees Twenty Three Lakhs Thirty Three Thousand Three Hundred And Eighty Nine Only)	25.11.2023 (Symbolic Possession)

Place : Kancheepuram, Tamil Nadu
Date : 25.11.2023

Sd/-
Authorized Officer
SMFG INDIA HOME FINANCE COMPANY LIMITED
(Formerly Fullerton India Home Finance Company Limited)

MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC No.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN No - U65922KL2010PLCU25624. Corporate Office: 12/A 01, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. NO: 022-62728517, Authorised Officer Email ID: authorised.officer@muthoot.com, Contact Person: Kiran Kumar, J. Jayasundaram - 9841292990.

PUBLIC NOTICE – AUCTION CUM SALE OF PROPERTY

Sale of Immoveable Assets Under Securitization And Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002

In exercise of powers contained in the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, the Authorized Officer of the Muthoot Housing Finance Company Ltd., (hereinafter referred to as the "Company") has taken the possession of under mentioned properties (hereinafter referred to as "Secured Asset") and held as security in respect of HOUSING Loan facilities granted to below mentioned customers (hereinafter referred to as "Borrowers") and further it has been decided to sell the Secured Asset on "as is where is", "as is what is", "whatever there is" and "no recourse" basis/conditions by inviting sealed tenders from public in respect of the secured debt amounting to amount in below with further interest and expenses thereon till final payment of the overdue from Borrowers.

Sl. No.	Name of Borrower/s & LAN	Possession Type & Date	Total O/s Amount (Rs.) Future Interest Applicable	Reserve Price (Rs.)	E.M.D. (Rs.)
1.	LAN No.: 11115109619 & 11115104809 1. Lakshmi K, 2. Kuthan	Symbolic Possession - 20-April-2023	Rs.2,63,559.98/- & Rs.3,69,598.48/- as on 28-November-2023	Rs. 12,00,000/-	Rs. 1,20,000/-

Description of property: SITUATED WITHIN THE JURISDICTION OF VILUPPURAM REGISTRATION DISTRICT, ANANTHAPURAM SUB REGISTRATION DISTRICT, VILUPPURAM DISTRICT GINGEE TALUK, KONALUR VILLAGE S.NO.107/2 EXTENT 2800 SQ.FT., OR -00260 1/2 SQ.MTR., (ITS PRESENT SUBDIVISION S.NO.107/4, BOUNDED BY:- EAST TO WEST ON THE NORTHERN SIDE: 20 FEET, EAST TO WEST ON THE SOUTHERN SIDE: 20 FEET, NORTHERN TO SOUTH ON THE EASTERN SIDE: 140 FEET, NORTHERN TO SOUTH ON THE WESTERN SIDE: 140 FEET, MEASURING WITH AND EXTENT 2800 SQ.FT. OR 00260 1/2 SQ. MTRS., AND BUILDING CONSTRUCTED ON IT WITH ALL THE AMENITIES ATTACHED TO THE LAND, WITHIN THE BOUNDARIES, NORTH BY : ARJUNAN LAND, SOUTH BY : ROAD, EAST BY : BALAKRISHNAN REDDIYAR PARTITION PLOT., WEST BY : DESU REDDIYAR PARTITION PLOT.

Inspection Date & Time: 14-December-2023 & 15-December-2023 at 10.00 AM to 05.00 PM
Auction Date: 03-January-2024 10.00 AM to 03.00 PM & Last date for Submission of Bid: 02-January-2024
Place of Sale: 138, 2nd Floor, Ameen Manor, Nungambakkam, High Road, Chennai, Tamil Nadu - 600 034

Intending bidders may inspect the properties on the date and time as mentioned above. Terms & Conditions of public auction:- 1) Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 & also the terms and conditions mentioned in the offer/ tender document to be submitted by the intending bidders. 2) The property will be sold on "As is where is" and "As is what is" "whatever there is" and "no recourse" condition, including encumbrances, if any. 3) The properties under auction can be inspected on the date & time specified above. For any queries with regards to inspection of properties or submission of tenders, kindly establish contact to The Authorised Officers at respective locations on above mention contact numbers. The interested buyers may send their offers for the above property in a sealed cover along with Demand Draft Payable at Mumbai favoring "Muthoot Housing Finance Company Limited", towards earnest money deposit (EMD) 10% of Reserve Price. 4) Along with offer documents, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department AND bidder's identity proof and the proof of residence such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc. 5) In no eventuality the property would be sold below the reserve price. 6) The bidders present in the auction would be allowed to increase their offer multiples of Rs.10000/- in addition to Reserve Price fixed. 7) All dues and outgoings, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. 8) The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D. already paid) within next working days from the acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the earnest money deposit will be forfeited. 9) The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. 10) The Authorized Officer reserves his right to vary any of the terms and condition of this notice for sale, without prior notice, at his discretion. 11) The Authorized Officer reserves the right to reject any/all bids without assigning any reason. All the bids received from the prospective bidders shall be returned to them without any liability / claim against M/s Muthoot Housing Finance Company Ltd. 12) The borrower's attention is invited to the provisions of sub section 8 of section 13, of the SARFAESI Act, in respect of the time available, to redeem the secured asset. 13) Public in general and borrower(s) or mortgagor(s) in particular please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty.

The borrower(s)/guarantor(s)/mortgagor(s) are hereby given STATUTORY 30 DAYS NOTICE UNDER RULE 8(6) & 9 of The Security Interest (Enforcement) Rules of SARFAESI ACT. Borrower/s are also requested to remove their uncharged belongings from the property within 30 days' time else it will be removed from property on their risk and cost.

Place: Tamil Nadu
Date: 29-November-2023

Sd/- Authorised Officer
For Muthoot Housing Finance Company Limited

MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC No.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, Corporate Office: 12/A 01, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 Email ID: authorised.officer@muthoot.com.

DEMAND NOTICE

Under Section 13 (2) of The Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002

Whereas the undersigned is the Authorised officer of Muthoot Housing Finance Company Ltd. ("MHFCL") under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued Demand Notice(s) under Section 13(2) of the said Act, calling upon the following Borrower(s), Co-Borrower(s), Guarantor(s) to discharge in full their liability to the Company by making payment of entire outstanding including up to date interest, cost and charges within 60 days from the date of respective Notices issued and the publication of the Notice as given below as and way of alternate service upon you. As security for due repayment of the loan, the following Secured Asset (s) have been mortgaged to MHFCL by the said Borrower(s), Co-Borrower(s), Guarantor(s) respectively.

Sr. No.	Name of Borrower/s & LAN	Date of NPA	Date of Demand notice	Total O/s Amount (Rs.) Future Interest Applicable
1.	Loan Account No. 11104001568 1.Geetha Thirumilath Kunjan 2.Reji Philip	31-Dec-2015	17-Nov-2023	Rs.23,58,481.93/- (Rupees Twenty Three Lakhs Fifty Eight Thousand Four Hundred Eighty One And Paise Ninety Three Only) As on 15-Nov-2023
2.	Description of Secured Asset(s) /Immovable Property (ies) - ALL THAT PART AND PARCEL OF THE PROPERTY CONSISTING OF 0.82 ARES IN RE SY NO. 453/2, OLD SY NO.1099/48, BLOCK NO.5, IN THIRUKKAKKARA VILLAGE, NEAR COCHIN UNIVERSITY, SOUTH KALAMASSERY, THIRUNILATH ROAD, THIRUKKAKKARA NORTH, BOUNDED: ON THE NORTH BY: PROPERTY OF CHURCH, ON THE SOUTH BY: PROPERTY OF NALINI, JAYA, MAYA, & JAYAKUMAR, ON THE EAST BY: PROPERTY OF KUNJAN, ON THE WEST BY: PROPERTY OF KUNJUMUHAMMED			
3.	Loan Account No. 11102005943 1.Sudha C, 2.Venugopalan P	31-Dec-2015	17-Nov-2023	Rs.20,36,723.06/- (Rupees Twenty Lakhs Thirty Six Thousand Seven Hundred Twenty Three And Paise Six Only) As on 15-Nov-2023
4.	Description of Secured Asset(s) /Immovable Property (ies) - ALL THAT PART AND PARCEL OF THE PROPERTY CONSISTING OF EXTENT IN 14.80 CENTS, 5.86 ARES, OLD SY NO-21B/2, RE SY NO-441/1, RE SY BLOCK NO-33, VERUMPATAM, PUTHOKKODE VILLAGE, VADAKKANCHERY SRO, PALAKKAD, KERALA, INDIA, BOUNDED: ON THE NORTH BY: PROPERTY OF SUMI, ON THE SOUTH BY: PROPERTY OF SUDHA, ON THE EAST BY: PROPERTY OF VIJAYAKUMAR AND 8 METER WIDE ROAD, ON THE WEST BY: PROPERTY OF MURALIDHARAN.			
5.	Loan Account No. 11103003044 1.Sajeewan K M 2.Jija A	31-Jan-2016	22-Nov-2023	Rs.6,16,576.14/- (Rupees Six Lakhs Sixteen Thousand Five Hundred Seventy Six And Paise Fourteen Only) As on 15-Nov-2023
6.	Description of Secured Asset(s)			

