E-auction Sale Notice for the Sale of immovable assets under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest act, 2002, r/w rule 9 (1) of Security Interest (Enforcement) Rules, 2002, (Rule 8 & 9)

14th October 2026

To

M/s. KRM Home Makers Pvt. Ltd.

Administration Office:
No. 001, Inchakkal Block, Chitra Avenue, No. 09, Choolaimedu High Road, Choolaimedu, Chennai – 600 094.

Site Address:
No. 01, 200 ft. Road,
Ponniamman Medu,
Madhavaram, Chennai – 600 060

Rep. by its Directors

1. **Mr. Khimji M Patel,** No. 20, Ranganathan Avenue, Kilpauk, Chennai – 600 010	2. **Mr. Ratanshi M Patel** No. 20, Ranganathan Avenue, Kilpauk, Chennai – 600 010
3. **Mr. M.S. Moorthy** Flat 602, Suruthi Block, Chitra Avenue, No. 09, Choolaimedu High Road, Chennai – 600 094.	4. **Mrs. Sujatha Moorthy,** Flat 602, Suruthi Block, Chitra Avenue, No. 09, Choolaimedu High Road, Chennai – 600 094.

Guarantors

5. **Mr. Pankaj K Patel** S/o. Khimji M Patel, No. 20, Ranganathan Avenue, Kilpauk, Chennai – 600 010	6. **Mr. Ashok R Patel** S/o. Ratanshi M Patel No. 20, Rangathan Avenue, Kilpauk, Chennai – 600 010

Sir/Madam,

Sub: Sale of Secured Asset by Bank of Ceylon under SARFAESI Act, 2002

Ref: Loan Account No. 7580060306 – M/s. KRM Home Makers Pvt. Ltd. and Others

Notice is hereby given to the public in general and in particular to the Borrowers, Co borrowers and Guarantors that the below described immovable property mortgaged to Bank of Ceylon, Chennai Branch i.e. the Secured Creditor, the Symbolic possession of which was taken by the Authorised Officer of Bank of Ceylon on 04.06.2025. The Secured Assets will be sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis through E-Auction. It is

New No.2 (Old No.11), Zerat Garden 2nd Lane, No.20/21 Casa Major Road, Egmore, Chennai 600 008.
Phone:+91-044-3951 9999, +91-044-2819 0972 / 73 / 75, Fax: +91-044-3951 9900.
Email: bocchn@boc.lk, Website: www.bankofceylon.in, Swift: BCEYIN5M, IFSC: BCEY0CHEN01.
HEAD OFFICE: "BOC Square" No.1, Bank of Ceylon Mawatha, Colombo-1, SRILANKA.

hereby informed to General public that we are going to conduct public E-Auction through website https://bankauctions.in/.

The secured asset comprises of 53 units/ flats. The Secured Creditor at present intends to bring 39 units/ flats out of 53 units/flats alone for sale. The 39 units/flats that are presently brought for sale are comprised in Flat Nos. A 101, A 102, A 103, A 301, A 502, A 601, A 603, A 801, B 101, B 102, B 103, B 104, B 201, B 204, B 301, B 302, B 303, B 304, B 401, B 402, B 503, B 601, B 602, B 603, B 801, B 802, B 803, B 804, B 901, B 902, B 903, B 904, C 101, C 102, C 103, C 104, C 304, C 402, and C 502. The Secured Creditor reserves their right to bring the other 14 units/flats for sale on a later date, if required. Bidders can bid for one or more of the 39 units/ flats aforementioned. The units/ flats will be sold to one of the intending purchasers who offer the highest bid/purchase price per unit/ flat, which shall not be less than the Reserve Price for that particular flat/ unit.

1. Flat No : A 101, 'A' Block, 1st Floor, 3 BHK, admeasuring 1,265 Sq.Ft Plus UDS of 296 Sq.Ft.	
Reserve Price	INR 57,86,996.00
EMD	INR 5,78,700.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

2. Flat No : A 102, 'A' Block, 1st Floor, 3 BHK, admeasuring 1,409 Sq.Ft Plus UDS of 329 Sq.Ft.	
Reserve Price	INR 64,45,752.00
EMD	INR 6,44,575.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

3. Flat No : A 103, 'A' Block, 1st Floor, 3 BHK, admeasuring 1,469 Sq.Ft Plus UDS of 343 Sq.Ft.	
Reserve Price	INR 67,20,234.00
EMD	INR 6,72,023.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

4. Flat No : A 301, 'A' Block, 3rd Floor, 3 BHK, admeasuring 1,265 Sq.Ft Plus UDS of 296 Sq.Ft.	
Reserve Price	INR 57,86,996.00
EMD	INR 5,78,700.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

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5. Flat No : A 502, 'A' Block, 5th Floor, 3 BHK, admeasuring 1,409 Sq.Ft Plus UDS of 329 Sq.Ft.	
Reserve Price	INR 64,45,752.00
EMD	INR 6,44,575.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

6. Flat No : A 601, 'A' Block, 6th Floor, 3 BHK, admeasuring 1,265 Sq.Ft Plus UDS of 296 Sq.Ft.	
Reserve Price	INR 57,86,996.00
EMD	INR 5,78,700.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

7. Flat No : A 603, 'A' Block, 6th Floor, 3 BHK, admeasuring 1,469 Sq.Ft Plus UDS of 343 Sq.Ft.	
Reserve Price	INR 67,20,234.00
EMD	INR 6,72,023.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

8. Flat No : A 801, 'A' Block, 8th Floor, 3 BHK, admeasuring 1,265 Sq.Ft Plus UDS of 296 Sq.Ft.	
Reserve Price	INR 57,86,996.00
EMD	INR 5,78,700.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

9. Flat No : B 101, 'B' Block, 1st Floor, 2 BHK, admeasuring 984 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 45,01,505.00
EMD	INR 4,50,151.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

10. Flat No : B 102, 'B' Block, 1st Floor, 2 BHK, admeasuring 983 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 44,96,930.00
EMD	INR 4,49,693.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

11. Flat No : B 103, 'B' Block, 1st Floor, 2 BHK, admeasuring 994 Sq.Ft Plus UDS of 232 Sq.Ft.	
Reserve Price	INR 45,47,252.00
EMD	INR 4,54,725.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

12. Flat No : B 104, 'B' Block, 1st Floor, 2 BHK, admeasuring 1,069 Sq.Ft Plus UDS of 250 Sq.Ft.	
Reserve Price	INR 48,90,354.00
EMD	INR 4,89,035.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

13. Flat No : B 201, 'B' Block, 2nd Floor, 2 BHK, admeasuring 984 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 45,01,505.00
EMD	INR 4,50,151.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

14. Flat No : B 204, 'B' Block, 2nd Floor, 2 BHK, admeasuring 1,069 Sq.Ft Plus UDS of 250 Sq.Ft.	
Reserve Price	INR 48,90,354.00
EMD	INR 4,89,035.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

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15. Flat No : B 301, 'B' Block, 3rd Floor, 2 BHK, admeasuring 984 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 45,01,505.00
EMD	INR 4,50,151.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

16. Flat No : B 302, 'B' Block, 3rd Floor, 2 BHK, admeasuring 983 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 44,96,930.00
EMD	INR 4,49,693.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

17. Flat No : B 303, 'B' Block, 3rd Floor, 2 BHK, admeasuring 994 Sq.Ft Plus UDS of 232 Sq.Ft.	
Reserve Price	INR 45,47,252.00
EMD	INR 4,54,725.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

18. Flat No : B 304, 'B' Block, 3rd Floor, 2 BHK, admeasuring 1,069 Sq.Ft Plus UDS of 250 Sq.Ft.	
Reserve Price	INR 48,90,354.00
EMD	INR 4,89,035.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

19. Flat No : B 401, 'B' Block, 4th Floor, 2 BHK, admeasuring 984 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 45,01,505.00
EMD	INR 4,50,151.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

20. Flat No : B 402, 'B' Block, 4th Floor, 2 BHK, admeasuring 983 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 44,96,930.00
EMD	INR 4,49,693.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

21. Flat No : B 503, 'B' Block, 5th Floor, 2 BHK, admeasuring 994 Sq.Ft Plus UDS of 232 Sq.Ft.	
Reserve Price	INR 45,47,252.00
EMD	INR 4,54,725.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

22. Flat No : B 601, 'B' Block, 6th Floor, 2 BHK, admeasuring 984 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 45,01,505.00
EMD	INR 4,50,151.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

23. Flat No : B 602, 'B' Block, 6th Floor, 2 BHK, admeasuring 983 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 44,96,930.00
EMD	INR 4,49,693.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

24. Flat No : B 603, 'B' Block, 6th Floor, 2 BHK, admeasuring 994 Sq.Ft Plus UDS of 232 Sq.Ft.	
Reserve Price	INR 45,47,252.00
EMD	INR 4,54,725.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

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25. Flat No : B 801, 'B' Block, 8th Floor, 2 BHK, admeasuring 984 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 45,01,505.00
EMD	INR 4,50,151.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

26. Flat No : B 802, 'B' Block, 8th Floor, 2 BHK, admeasuring 993 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 45,42,677.00
EMD	INR 4,54,268.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026
27. Flat No : B 803, 'B' Block, 8th Floor, 2 BHK, admeasuring 994 Sq.Ft Plus UDS of 232 Sq.Ft.	
Reserve Price	INR 45,47,252.00
EMD	INR 4,54,725.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

28. Flat No : B 804, 'B' Block, 8th Floor, 2 BHK, admeasuring 1,069 Sq.Ft Plus UDS of 250 Sq.Ft.	
Reserve Price	INR 48,90,354.00
EMD	INR 4,89,035.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

29. Flat No : B 901, 'B' Block, 9th Floor, 2 BHK, admeasuring 984 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 45,01,505.00
EMD	INR 4,50,151.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

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30. Flat No : B 902, 'B' Block, 9th Floor, 2 BHK, admeasuring 983 Sq.Ft Plus UDS of 230 Sq.Ft.	
Reserve Price	INR 44,96,930.00
EMD	INR 4,49,693.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

31. Flat No : B 903, 'B' Block, 9th Floor, 2 BHK, admeasuring 994 Sq.Ft Plus UDS of 232 Sq.Ft.	
Reserve Price	INR 45,47,252.00
EMD	INR 4,54,725.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

32. Flat No : B 904, 'B' Block, 9th Floor, 2 BHK, admeasuring 1,069 Sq.Ft Plus UDS of 250 Sq.Ft.	
Reserve Price	INR 48,90,354.00
EMD	INR 4,89,035.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

33. Flat No : C 101, 'C' Block, 1st Floor, 2 BHK, admeasuring 1,051 Sq.Ft Plus UDS of 246 Sq.Ft.	
Reserve Price	INR 48,08,010.00
EMD	INR 4,80,801.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

34. Flat No : C 102, 'C' Block, 1st Floor, 2 BHK, admeasuring 1,021 Sq.Ft Plus UDS of 239 Sq.Ft.	
Reserve Price	INR 46,70,769.00
EMD	INR 4,67,077.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

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35. Flat No : C 103, 'C' Block, 1st Floor, 2 BHK, admeasuring 963 Sq.Ft Plus UDS of 225 Sq.Ft.	
Reserve Price	INR 44,05,436.00
EMD	INR 4,40,544.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

36. Flat No : C 104, 'C' Block, 1st Floor, 2 BHK, admeasuring 1,010 Sq.Ft Plus UDS of 236 Sq.Ft.	
Reserve Price	INR 46,20,447.00
EMD	INR 4,62,045.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

37. Flat No : C 304, 'C' Block, 3rd Floor, 2 BHK, admeasuring 1,010 Sq.Ft Plus UDS of 236 Sq.Ft.	
Reserve Price	INR 46,20,447.00
EMD	INR 4,62,045.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

38. Flat No : C 402, 'C' Block, 4th Floor, 2 BHK, admeasuring 1,021 Sq.Ft Plus UDS of 239 Sq.Ft.	
Reserve Price	INR 46,70,769.00
EMD	INR 4,67,077.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

39. Flat No : C 502, 'C' Block, 5th Floor, 2 BHK, admeasuring 1,021 Sq.Ft Plus UDS of 239 Sq.Ft.	
Reserve Price	INR 46,70,769.00
EMD	INR 4,67,077.00
E-Auction Date and Time	20.11.2026 – 11.00 AM to 1.00 PM
Bid Increment Amount	INR 1,00,000.00
Date of Inspection of Property	11.11.2026

BANK OF CEYLON BOC CHENNAI-8

DESCRIPTION OF THE IMMOVABLE PROPERTY [Secured Asset]

All that piece and parcel of land measuring 69.77 Cents (approximately 2,823.64 Sq. mtrs.) situated at Old Survey Nos. 1414/2A & 1415/1, 1413/Part, 1414/part, 1414/1 (plot No. 20), 1413 and 1414/1 (Plot Nos. 22 and 23), T.S. No. 66/1 and 66/2, Block No. 46, Ward – D, Jawaharlal Nehru Road (Inner Ring Road), Madhavaram Village, Ambattur Taluk, Thiruvallur District, along with building/ flat/ unit situated at:

1. Flat No : A 101 ('A' Block, 1st Floor, 3 BHK, admeasuring 1,265 Sq.Ft, with an undivided share of 296 Sq.Ft.)
2. Flat No : A 102 ('A' Block, 1st Floor, 3 BHK, admeasuring 1,409 Sq.Ft, with an undivided share of 329 Sq.Ft.)
3. Flat No : A 103 ('A' Block, 1st Floor, 3 BHK, admeasuring 1,469 Sq.Ft, with an undivided share of 343 Sq.Ft.)
4. Flat No : A 301 ('A' Block, 3rd Floor, 3 BHK, admeasuring 1,265 Sq.Ft, with an undivided share of 296 Sq.Ft.)
5. Flat No : A 502 ('A' Block, 5th Floor, 3 BHK, admeasuring 1,409 Sq.Ft, with an undivided share of 329 Sq.Ft.)
6. Flat No : A 601 ('A' Block, 6th Floor, 3 BHK, admeasuring 1,265 Sq.Ft, with an undivided share of 296 Sq.Ft.)
7. Flat No : A 603 ('A' Block, 6th Floor, 3 BHK, admeasuring 1,469 Sq.Ft, with an undivided share of 343 Sq.Ft.)
8. Flat No : A 801 ('A' Block, 8th Floor, 3 BHK, admeasuring 1,265 Sq.Ft, with an undivided share of 296 Sq.Ft.)
9. Flat No : B 101 ('B' Block, 1st Floor, 2 BHK, admeasuring 984 Sq.Ft, with an undivided share of 230 Sq.Ft.)
10. Flat No : B 102 ('B' Block, 1st Floor, 2 BHK, admeasuring 983 Sq.Ft, with an undivided share of 230 Sq.Ft.)
11. Flat No : B 103 ('B' Block, 1st Floor, 2 BHK, admeasuring 994 Sq.Ft, with an undivided share of 232 Sq.Ft.)
12. Flat No : B 104 ('B' Block, 1st Floor, 2 BHK, admeasuring 1,069 Sq.Ft, with an undivided share of 250 Sq.Ft.)
13. Flat No : B 201 ('B' Block, 2nd Floor, 2 BHK, admeasuring 984 Sq.Ft, with an undivided share of 230 Sq.Ft.)
14. Flat No : B 204 ('B' Block, 2nd Floor, 2 BHK, admeasuring 1,069 Sq.Ft, with an undivided share of 250 Sq.Ft.)
15. Flat No : B 301 ('B' Block, 3rd Floor, 2 BHK, admeasuring 984 Sq.Ft, with an undivided share of 230 Sq.Ft.)
16. Flat No : B 302 ('B' Block, 3rd Floor, 2 BHK, admeasuring 983 Sq.Ft, with an undivided share of 230 Sq.Ft.)
17. Flat No : B 303 ('B' Block, 3rd Floor, 2 BHK, admeasuring 994 Sq.Ft, with an undivided share of 232 Sq.Ft.)



18. Flat No : B 304 ('B' Block, 3rd Floor, 2 BHK, admeasuring 1,069 Sq.Ft, with an undivided share of 250 Sq.Ft.)
19. Flat No : B 401 ('B' Block, 4th Floor, 2 BHK, admeasuring 984 Sq.Ft, with an undivided share of 230 Sq.Ft.)
20. Flat No : B 402 ('B' Block, 4th Floor, 2 BHK, admeasuring 983 Sq.Ft, with an undivided share of 230 Sq.Ft.)
21. Flat No : B 503 ('B' Block, 5th Floor, 2 BHK, admeasuring 994 Sq.Ft, with an undivided share of 232 Sq.Ft.)
22. Flat No : B 601 ('B' Block, 6th Floor, 2 BHK, admeasuring 984 Sq.Ft, with an undivided share of 230 Sq.Ft.)
23. Flat No : B 602 ('B' Block, 6th Floor, 2 BHK, admeasuring 983 Sq.Ft, with an undivided share of 230 Sq.Ft.)
24. Flat No : B 603 ('B' Block, 6th Floor, 2 BHK, admeasuring 994 Sq.Ft, with an undivided share of 232 Sq.Ft.)
25. Flat No : B 801 ('B' Block, 8th Floor, 2 BHK, admeasuring 984 Sq.Ft, with an undivided share of 230 Sq.Ft.)
26. Flat No : B 802 ('B' Block, 8th Floor, 2 BHK, admeasuring 993 Sq.Ft, with an undivided share of 230 Sq.Ft.)
27. Flat No : B 803 ('B' Block, 8th Floor, 2 BHK, admeasuring 994 Sq.Ft, with an undivided share of 232 Sq.Ft.)
28. Flat No : B 804 ('B' Block, 8th Floor, 2 BHK, admeasuring 1,069 Sq.Ft, with an undivided share of 250 Sq.Ft.)
29. Flat No : B 901 ('B' Block, 9th Floor, 2 BHK, admeasuring 984 Sq.Ft, with an undivided share of 230 Sq.Ft.)
30. Flat No : B 902 ('B' Block, 9th Floor, 2 BHK, admeasuring 983 Sq.Ft, with an undivided share of 230 Sq.Ft.)
31. Flat No : B 903 ('B' Block, 9th Floor, 2 BHK, admeasuring 994 Sq.Ft, with an undivided share of 232 Sq.Ft.)
32. Flat No : B 904 ('B' Block, 9th Floor, 2 BHK, admeasuring 1,069 Sq.Ft, with an undivided share of 250 Sq.Ft.)
33. Flat No : C 101 ('C' Block, 1st Floor, 2 BHK, admeasuring 1,051 Sq.Ft, with an undivided share of 246 Sq.Ft.)
34. Flat No : C 102 ('C' Block, 1st Floor, 2 BHK, admeasuring 1,021 Sq.Ft, with an undivided share of 239 Sq.Ft.)
35. Flat No : C 103 ('C' Block, 1st Floor, 2 BHK, admeasuring 963 Sq.Ft, with an undivided share of 225 Sq.Ft.)
36. Flat No : C 104 ('C' Block, 1st Floor, 2 BHK, admeasuring 1,010 Sq.Ft, with an undivided share of 236 Sq.Ft.),
37. Flat No : C 304 ('C' Block, 3rd Floor, 2 BHK, admeasuring 1,010 Sq.Ft, with an undivided share of 236 Sq.Ft.)
38. Flat No : C 402 ('C' Block, 4th Floor, 2 BHK, admeasuring 1,021 Sq.Ft, with an undivided share of 239 Sq.Ft.)
39. Flat No : C 502 ('C' Block, 5th Floor, 2 BHK, admeasuring 1,021 Sq.Ft, with an undivided share of 239 Sq.Ft.).



DETAILS OF LOAN ACCOUNT

LOAN FACILITY	ACCOUNT No.	LOAN DATE	SANCTIONED AMOUNT	OUTSTANDING DUES AS ON 13.10.2026
Cash Credit Facility	7580060306	07.03.2016	19,00,00,000.00	INR. 19,19,76,597/-

We hereby give you notice that the aforesaid secured asset shall be sold by the undersigned if you fail to pay within 30 days from the date of service/publication of this notice, the entire outstanding loan amount aggregating to INR. 19,19,76,597/- (Indian Rupees Nineteen Crores Nineteen Lakhs Seventy Six Thousand Five Hundred and Ninety Seven Only) as on 13.10.2026 together with further interest, penal interest, costs and charges thereon till the date of payment, as per agreed the terms and conditions mentioned in the Loan Agreement and other documents pertaining to the Loan availed by you. After expiry of 30 days, no further notice whatsoever will be given to you and the Secured Asset will be sold accordingly.

You may note that in case the Sale proceedings of such sale of the secured asset are not sufficient to cover the entire outstanding dues of the secured creditor, the Secured Creditor shall be entitled to sell the remaining 14 units/flats and further, you shall be jointly and severally liable to pay the amount of such shortfall to the Secured Creditor.

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Terms & Conditions of E-Auction Sale:

1. The bidder shall bid for one or more units/ flats described herein. The units/ flats will be sold to one of the intending purchasers who offer the highest bid/purchase price per unit/ flat, which shall not be less than the Reserve Price for that particular flat/ unit.
2. The auction sale will be 'Online E-Auction' Bidding through the website https://bankauctions.in/ as on the dates as mentioned in the table above with further extension of 3 Minutes.
3. The interested bidders are required to register themselves with the portal and obtain Login ID and Password well in advance, which is mandatory for e-bidding, from the auction service provider. Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.
4. The intending purchaser/bidder is required to submit the Earnest Money Deposit (EMD) by way of Demand Draft/Pay Order drawn on any Nationalized or Scheduled Commercial Bank in favour of Bank of Ceylon, payable at Chennai, and register their name at https://bankauctions.in/ and get user ID and password free of cost and training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents: 1. Copy of the

DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill) and submit the same by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

5. The Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/Pay Order in favour of Bank of Ceylon payable at Chennai.
6. Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. However, EMD deposited by the unsuccessful bidder shall be refunded without interest.
7. The bid price to be submitted shall be above the Reserve Price along with increment value of Rs.1,00,000/- and the bidder shall further improve their offer in multiple of Rs.1,00,000/- The property shall not be sold below the Reserve Price set by the Authorized Officer.
8. The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of "Bank of Ceylon" payable at Chennai and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Authorised Officer of the Secured Creditor/Bank of Ceylon. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Secured Creditor, if the successful bidder fails to adhere to terms of sale or commits any default.
9. On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser.
10. The Secured Creditor does not take any responsibility to procure permission / NOC from any authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electricity dues, property tax or other charges, if any.
11. The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/ taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty /registration fees etc. for registration of the Sale Certificate.
12. The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary.
13. To the best of its knowledge and information, the Secured Creditor is not aware of any encumbrances on the property to be sold except of the Secured Creditor However, interested bidders should make their own assessment of the property to their satisfaction. The Secured Creditor does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property.

14. Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization.
15. The notice is hereby given to the Borrower(s) / Mortgagor(s) / Guarantor(s)/ Director(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immoveable property as described hereinabove, as per the particulars of the Terms and conditions of sale.
16. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website https://bankauctions.in/ for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website https://bankauctions.in/ or the same may also be collected from the concerned office of Secured Creditor/Bank of Ceylon, Chennai. A copy of the Bid form along with the enclosure submitted online shall be handed over to Mr. S. Ramanujam, Authorised Officer, Mob: +91 91766 19880 at Bank of Ceylon, Chennai Branch, on or before date and time mentioned above. (Please refer to the details mentioned in table above).
17. The property shall be sold on "As is Where is Basis", "As is What is Basis" and "As is Whatever there is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Secured Creditor's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Secured Creditor shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Secured Creditor in this regard. The purchaser shall take necessary action for eviction of tenant / settlement of tenant only in accordance with the Law. The Secured Creditor presses into service the principle of caveat emptor.
18. This publication is also a '30' (Thirty) days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) and Rule 9 of Security Interest (Enforcement) Rules 2002, to discharge the liability in full and pay the dues as mentioned above along with up to date interest and expenses within 30 days from the date of this notice failing which the Secured asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/mortgagors/directors pays the amount due to the Secured Creditor/Bank of Ceylon, in full before the date of sale, auction is liable to be stopped.

    For further details and queries, contact Authorized Officer, Mr. S. Ramanujam, Mob. No. +91 91766 19880.

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19. The intending Bidders can inspect the property on 11.11.2026 at 10.00 A.M to 1.00. P.M. For inspection of the properties, please contact Mr. S Ramanujam, Mob. No.9176619880
20. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended.
21. Neither the Authorised Officer of the Secured Creditor/Bank of Ceylon nor the service provider will be responsible for the any network connectivity issue, system error and electricity problem occurs while submitting the online bid/participating in the auction sale.

Place: Chennai
Date: 14.10.2026

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