Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001. Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com (a) pnb Housing Coimbatore Branch:- 1112, Raja Plaza,2nd Floor,Laxmi Mill Junction, Coimbatore-641037. Madural Branch:- Nandhini Building, 3rd Floor, #48, Bye Pas

Road, Madurai-625010. Trichy Branch: New Number 6, Old Number 8, 2nd floor, Shastri road, Srinivasa Puram, Near Mahatma Gandhi School, Thennur, Trichy-620017 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

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 Limited (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. The said Demand Notice was issued through our Authorized Officer to all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing(NPA) Assets as per the Reserve Bank of India/ National Housing Bank guidelines due to non-payment of instalments/ interest. The contents of the same are the defaults committed by you in the payment of instalments of principals, interest, etc. Further, with reasons, we believe that you are evading the service of Demand Notice hence we are doing this Publication of Demand Notice hence we are doing this Publication of Demand Notice hence we are doing this Publication of Demand Notice hence we are doing 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/measures 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 of the 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 PNBHFL 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. Further, you are prohibited U/s 13(13) of the said Act from trans Loan Name/ Address of Borrower Name & Property (jes) Mortgaged

Account Name/ Address of Borrower and Co- Borrower(s)	Address of	In Coimbatore North Registration District, Perianaickenpalayam Sub Registration District, Coimbatore	Demand	on date Demand Notice				
HOU/CO Mr.s Pravin Kumar, S/o 1/0124/1 1/01732, B.O. Coimba tore 1/01	Na	North Taluk, Bilich Village, S.F.No. 142/1 an extent of 4.25 acres S.F.No. 146/1A1Aan extent of 1.80 acres S.F.No. 147/2 an extent of 2.72 acres S.F.No. 154/1A1 an extent of 7.72 Totaling an extent of 8.69 acres S.F.No. 154/1A1 an extent of 7.72 Totaling an extent of 8.69 acres S.F.No. 146/1A2A an extent of 0.05 ½ Totaling 8.74 ½ acres in this 8.73 acres were laid out into house sites and approved by Coimbatore Local Planning authority under ref ma va co u thi Ku No.348/2023 & lich 0.396/2023 & Na Ka No.03/2023-2024 dated 20.07. 2023 by Bilichi Panchayat named as Prestige Town in this one portion on the eastern side of site No.33 having the following boundaries and measurements: North of Site No.142/2A South of 9 mtr., wideeast West layout road East of site No.34 West of Site No.32 In this middle East West on the Northern side 26 0" North South on the Western side 52 8" Admeasuring an extent of 1369 sq ft or 03 cents 62.2 sq ft of vacant land in this eastern side having the following boundaries and measurements: North of Site No.142/2A South of 9 mtr., wide east west layout road East of Remaining portion of western side of site No.33 West of Site No.32 In this middle East West on the Northern side 16" 0" North South on the Eastern side 52' 8" North South on the Western side 52' 8" Admeasuring an extent of 842.34 sq ft or 01 cents 406.74 sq ft of vacant land together with all usual rights of ingress and egress in all thelayout roads. The said site is situated currently in S.F.No.142/1A1A1 within the limits of No.3 Bilichi Panchayat.	04-09-2025	Rs. 9,44,596.00 (Rupees Nine Lakhs Forty Four Thoused Four Thoused Five Hundred Ninety Six only) as on 04.09.2025				
HOU/MD Mr. M Vijayarajan, S/o. Muniyandi & U/0323/1 Mrs. Vijayalakshmi, W/o. Mr. M 097289, 99 Ap O. Gantak, Gangtok, Sikkim-B.O. 737102, (2) Indian Army, 317 Field Hospital, C O 99 Ap O. Gangtok, Sikkim-737102 (3) Sf No 448 3, Ward No 17 Perumal Kovil Back Side, Road Elumalai, Madurai-625535.	Na	Madurai District, Periyakulam Registration District, Ezhumalai Sub Registration Once, Sedapatti Union, Peraiyur Taluk, Ezhumahi Village, in Patta No. 289 in which Survey No. 448/5 to an extent of 2 Acre 38 Cents in which Northern East portion to an extent of 25 Cents and in that Eastern North portion to an extent of 5 Cents equivalent to 202.52 Sq. Meter of the property within the following boundaries: North: Pathway East: property belongs to Vijayalakshmi West: property belongs to Vijayalakshmi West: property belongs to Vijayalakshmi Admeasuring to an extent of 5 Cent equivalents to 202.52 Sq. Meter of vacant land and its deposits and other amenities. The said property comprised Survey No. 448/5D, Now Sub Division Survey No. 448/5D1 to an extent of 0.04.04 Hectare in Patta No. 4742 situated at Elumalai Village.		Rs. 27,00,595.24 (Rupees Twenty Five Lakhs Five Hundred Ninety Five and Twenty Four Paiss only) as on 04.09.2025				
HOU/CO Mr. Sangar G, Slo. Gunasekaran & I/1222/1 Mrs. S Aswini, W/o. Mr. Sangar G (1)144 Muthunagar, Sennuyandavar, B.O. Coimba (4)4659. (2)56 Attur, Neru Nagar Attur, North Udaiyarpalayam Attur Salem-636102. (3)S.F.No 273/2 273/3 274, Opp Sennniandavar Kovil. Karumathampatti, Coimbatore -641659. (4)5f No 359/1 2, 360/5 7 8 9, New S f No 360/7, Muthu Nagar, Yethappur Village, Pethanaickenpalayam Taluk, Salem 636119.	Na	Salem Registration District, Pethanayakanpalayam Sub registration District, Pethanayakanpalayam Taluk, Yethapur Village, S.F.No. 359/5C in acre 1.53 Present Subdivision SF. No. 359/5C in acre 1.65. S.F.No. 359/5C in acre 1.26 S.F.No. 359/5C in acre 1.27 Present Subdivision SF. No. 359/5C in acre 1.27 Present Subdivision SF. No. 359/5C in acre 1.28 S.F. No. 350/5C in acre 1.28 S.F. No. 360/6 in acre 1.28 S.F. No. 3	04-09-2025	Rs. 31,72,619.84 (Rupees Thirty One Lakhs Seventy Two Thousand Six Hundred Nineteen and Eighty Four Paisa) as on 04-09-2025				
NHL/MD Mrs. Savithiri N, W/o. Nadimuthu U/0722/1 Amiss. N Sivaranjani,D/o. Nadimuthu (1)35 Karaikudi Puthu, Santha Natchiappan Chettiyar Lane, Karaikud Sivaganga - 630001, (2) Govt Schoo Karaikudi, Sivaganga - 630001 (3) TS Nc 21, Door No 5/3, Nachiyappan Lane, New Market Road, Karaikudi -630002.	Na	T.S.No.21, bearing Town Survey Ward No.15, Block No.1, situated at Karaikudi Municipal Town, Pudhusanthaipettal Road, Nachiappan Lane within the jurisdiction of Joint II Karaikudi Sub Registration District, Karaikudi Registration District and bounded on the North: House Plot In T.S.No.20 East: Znd tiem Common Path-way and House belongs to Rajagopal South: House Plot In T.S.No.24 West: House Plot in T.S.No.22 and admeasuring East to West on the Northern side by 42 feet and Southern side by 44 feet 6 inch and South to North on the Eastern side by 42 feet 6 inch and Western side by 42 feet and to the total extent of 1827.31 sq.ft., and with all the usual amenities therein the house building. Item No.2 All that part and parcel of Undivided Common Path-way, to an extent of 192.97 sq.ft., Comprised in T.S.No.21, bearing Town Survey Ward No.15, Block No.1, situated at Karaikudi Municipal Town, Putdhusanthaipettal Road, Nachiappan Lane within the jurisdiction of Joint II Karaikudi Sub Registration District Karaikudi Registration District and bounded on the North: House Plot in T.S.No.20 East: Nachiyappan Lane South Sibte belongs to Rajagopal West: 1 sit tiem property and admeasuring East to West on the Northern and Southern side by 51 feet 6 inch each and South to North on the Eastern side by 7 feet 6 inch and Western side by 17 feet 6 inch and Western	04-09-2025	Rs. 46,67,667.56 (Rupees Forty Six Lakhs Sixty Seven Thousand Six Hundred Sixty Seven and Fifty Six Paisa only) as on 04.09-2025				
HOU/TR Mr. Abdulghafur Mc, S/o. Mohamad HY/1222/ Chinnadurai & Mrs. A Vahitha Banu 1056911, Wo. Mr. Abdulghafur Mc (1) No 6, Sree Ganapathy Nagar, Azhagiri Goundanu. West, Seelapadi, Dindigul -624005. (2) Sfno 317, 317/1,317/2, 317/3,plot No 26. Patta No 1697, Sri Balaji Nagar. Seelapaadi, Dindigul-635111.	Na	Dindugul Registration District, Dindugul Joint I Sub Registration, Dindugul West Taluk, Seelaparti Village and in that land to a total extent of 2 Acres 35 1/2 Cents of land in S.F.Nos. 317/1, 2,3 has been converted into Layout of House Sites named as "Sree Balaji Nagar" and in that Site No. 25 stuated in S.F.Nos. 317/3 is bounded as followsEast of 20 Feet Wide North South road West of Site No. 25 North of 20 Feet Wide East West road South of Site No. 27 in This Nidelle, North South on Both Sides - 40 Feet East West on Both Sides - 50 Feet Admeasuming an extent of 2000 Sq.F. of I and together with the rights to use common pathway rights and all other appurtenances attached thereon. The above property is situated within the limits of Seelapatti Village Pachayat. The Property is in S.F.No.317/3 and as of latest subdivision the property is situated in Sub Division No.317/3A1A.	04-09-2025	Rs. 18,48,781.60 (Rupees Eighteen Lakhs Forty Eight Thousand Seven Hundred Eighty One and Sixty Paisa only) as on 04.09.2025				
Place,Tamilnadu Date: 17-09-2025								

GRIHUM HOUSING FINANCE LIMITED

Date: 17.09.2025 Place: TAMILNADU

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Off Unit: Kingstone park Commercial Complex (FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD) Wallarasilita 4 11014 Brailer Of Grind, Ringston particular (TN)

auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited changed to Grihum Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally ncorporated with name of GE Money Housing Finance Public Unlimited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in

exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is". "As is what is", and "Whatever there is" basis on as permention in column (J) through E-Auction. It is hereby inform by informed to General public that we are going to conduct public through E

SI. No.	Proposal No. Customer Name {A}	Demand Notice Date and Outstanding Amount {B}	Nature of Possession {C}	Description of Property {D}	Reserve Price {E}	EMD (10% of RP) {F}	EMD Submission date {G}	Incremental Bid (H)	Property Inspection Date & Time {I}	Date and time of Auction {J}	Known encumbrances Court cases i any {K}
1	Loan No. HL0059710000000502 7502 NITHYA G (BORROWER) MADHUBALAN MANICKAM (CO BORROWER)	Notice date: 10/03/2025 Total Dues: Rs.1172498/ (Rupees Eleven Lakh SeventyTwo Thousand Four Hundred NinetyEight Only) payable as on 10/03/2025 along with interest @15.60% p.a. till the realization	Physical	Tiruchirappalli District And Registration District, Manapparai Taluk, Manapaparai Sub Registration Office, Mondippatti Village, 1) Punjai Survey No. 49/6a Hec 0.11.0 Ares Or 27 Cents, 2) 50/2e - Hec 0.31.50 Ares Or 78 Cents, 3) 50/1b Hec 0.30.0 Ares Or 74 Cents, 4) 50/1c Hec 0.27.5 Ares Or 68 Cents, 5) 50/2a - Hec 0.16.0 Ares Or 39 1/2 Cents, 6) 50/2b Hec 0.34.0 Ares Or 84 Cents, 7) 50/2c Hec 0.18.0 Ares Or 44 Cents, 8) 50/2f - Hec 0.27.0 Ares Or 67 Cents Totaling 4.81 1/2 Acres Of Property Divided Into Housing Plots As Magizh Nagar', Approval No. 27/2021, "1) Plot No. 941117.50 Sq Ft Of Property With The Following Four Boundaries North: Plot No. 101, South: 30 Ft Wide East West Thar Roar, East: Plot No. 93, West: Plot No. 95, Within These Four Boundaries Measuring 1117.50 Sq Ft Of Property 2) Plot No. 101, 117.60 Sq Ft Of Property With The Following Four Boundaries North: 33 Ft Wide East West Thar Road, South Plot No. 94, East: Plot No. 102, West: Plot No. 100, Within These Four Boundaries Measuring 1117.60 Sq Ft Of Property With The Following Four Boundaries Measuring 1117.60 Sq Ft Of Property With The Following Four Boundaries Measuring 1117.60 Sq Ft Of Property With The Following Four Boundaries Measuring 1117.60 Sq Ft Of Property With The Following Four Boundaries North: 31 Ft Wide East West Thar Road, South Plot No. 94, East: Plot No. 102, West: Plot No. 100, Within These Four Boundaries Measuring 1117.60 Sq Ft Of Property Both Hems Totaling 2235.10 Sq Ft Of Property And The Building Constructed Thereon With Eb Service Connection And Its Deposits With All Pathway And Easements Rights. The Property Is Situate With In Mondippatti Village Panchayat, Manapparai Panchayat Union Limit	Rs. 958257I- (Rupees Nien Lakh Fifty Eight Thousand Two Hundred Fifty Seven only)	Rs. 95825.71-1- (Rupees Ninety Five Thousand Eight Hundred Twenty Five and Seventy Paisa Only)	29/09/2025 Before 5 PM	10,000/-	26/09/2025 (11AM – 4PM)	03/10/2025 (11 AM- 2PM)	NIL
2	Loan No. HF0126H21100341 SOLAIMALAI KRISHNAN (BORROWER) PANDIAMMAL SOLAIMALA (CO BORROWER)	Notice date: 10/03/2025 Total Dues: Rs. 656940/- (Rupees Six Lakh FiftySix Thousand Nine Hundred Fourty Only) payable as on 10/03/2025 along with interest @16.10% p.a. till the realization.	Physical	All That Piece And Parcel Of The Land Measuring An Extent Of 2.5 Cents Equal To 0.01.0 Ares, Comprised In Present Subdivision New Punjai S.No.136/1811, Bearing New Independent Patta No.1399, Situated At Thadayampatti Village, Perajvur Taluk, Sedapatti Union, Madurai District, Within The Limits Of Thadayampatti Village Panchayat, Within The Jurisdiction Of Ezhumalai Sub Registration District, Periyakulam Registration District And Bounded On The North By: Eastwest Pathway; East By: Land Belonged To Veisamy; West By: Land Belonged To Krishnan; South By: East-West Stream (Oodai);	Rs. 621535/- (Rupees Six Lakh Twenty One Thousand Five Hundred Thirty Five only)	Rs. 62153.5/- (Rupees Sixty Two Thousand One Hundred Fifty Three and Fifty Paisa Only)	29/09/2025 Before 5 PM	10,000/-	26/09/2025 (11AM – 4PM)	03/10/2025 (11 AM- 2PM)	NIL
3	Loan No. HF0523H21100247 & HF0523H20100030 NIRMALA (BORROWER), MUTHURAJ C (CO BORROWER)	Notice date: :06/06/2024 & 06/06/2024 Total Dues: Rs. 455624/- (Rupees Four Lakh FiftyFive Thousand Six Hundred TwentyFour Only) payable as on 06/06/2024 along with interest @ 16% p.a. till the realization. & Rs.715458/- (Rupees Seven Lakh Fifteen Thousand Four Hundred FiftyEight Only) payable as on 06/06/2024 along with interest @ 18.50% p.a. till the realization.	Physical	All That Pice & Parcel Of Old Nattham S.No.246/14,New S. No.358/25,D.No.4/143/2,South Street,Karisalpatty Village Panchayat Cheranmahadevi Taluk, Tirunelveli District Adm. 53.79.Sq.Mtrs. Ipc Church Pin Code- 627414 Bounded By:- East:-23ft Mainroad, West:-Compound Wall, North:- Solomon Raj House, South:- Salamonraja House	Rs. 11,45,375/- (Rupees Eleven Lakh Forty Five Thousand Three Hundred Seventy Five Only)	Rs. 1,14,537.5/- (Rupees One Lakh Fourteen Thousand Five Hundred Thirty Seven and Fifty Paisa Only)	29/09/2025 Before 5 PM	10,000/-	26/09/2025 (11AM – 4PM)	03/10/2025 (11 AM- 2PM)	NIL
	Loan No. HF0118H21100142 SENTHIL KUMAR (BORROWER) DEEPA ELANGOVAN (CO BORROWER)	Notice date: 07/08/2024 Total Dues: Rs.2910576/- (Rupees TwentyNine Lakh Ten Thousand Five Hundred SeventySix Only) as on 07/08/2024 along with interest @14.75% p.a. till the realization.	Physical	Tiruppur Registration District. Tiruppur Joint-I Sub-Registration District, Tiruppur North Taluk, No.3 Chettipalayam Village, H.S.D. Patta No.108/85-86, Na.Ka.No.2031/83/A, In S.F.No.408/2, Bearing Plot No.33, With An Extent Of 1320 Sq.Ft., (122.63 Sq.Meter) Together With Building Situated At Within The Following Boundaries. North By-Reserve Plot South By-East-West Layout Road East By-Plot No.32 West By- Reserve Plot .	Rs. 25,00,000/- (Rupees Twenty Five Lakh Only)	Rs. 2,50,000/- (Rupees Two Lakh Fifty Thousand Only)	29/09/2025 Before 5 PM	10,000/-	26/09/2025 (11AM – 4PM)	03/10/2025 (11 AM- 2PM)	NIL
5.	Loan No. HF0118H19100190 ARUMUGHAN S (Borrower) SARASWATHY A (Co Borrower)	Notice date: : 10/03/2025 Total Dues: Rs. 2075831/- (Rupees Twenty Lakh SeventyFive Thousand Eight Hundred ThirtyOne Only) payable as on 10/03/2025 along with interest @15.86% p.a. till the realization.	Physical	Coimbatore Registration District, Negamam Sub Registration District, Pollachi Taluik, Peria Negamam Village, S F No.248/4 (Old Sf No. 248/1b1a) Extent 4.84 Acres Of Land Has Been Laid Out Into House Sites And Approved By Dtp Authorities Vide Ma Va/Ko Ma No.450/2019 Sanction No.1501/2019/Ko Ma-3 And Named As Sri Ranga Garden In This Site No.6 Northern Side In This Eastern Part Property Situated In: South Of Site No.5 Eastern Part Property As Described Infra East Of Site No.6 Western Part Property North Of Site No.6 Southern Part Property North Of Site No.5 Eastern Part Property North Of Site No.5 Southern Part Property North Of Site No.6 North 28 ½ Feet East West On South 28 1/4 Feet North South On Both Sides 14 Feet Thus Totaling 397.25 Sq.Ft. Of Land And Site No.5 Eastern Part Property. North Of Site No.6 Northern Side, In This Eastern Part Property As Explained Above West Of Sf No. 248/182 East Of Site No.5 Western Part Property South Of 7.2 Meter Wide East West Ch South 28 ½ Feet North South On East 30 Feet North South On West 35 Feet North East Corner Cross 7 Feet Thus Totaling 982 Sq.Ft. Of Vacant Land Thus Totaling 1379.25 Sq.Ft. Or 128.135 Sq.Mtr Of Vacant Land With Rights Of Pathway Over Layout And Mamool Roads And All Other Appurtenances. The Said Property Is Situated In Sf No.248/14 As Per Present New Sf No. And Formerly It Was In Sf No. 248/1b1a And Presently It Is Situated In Sf No.243/4 As Per Revised Sub Division As	Rs. 20,31,160/- (Rupees Twenty Lakh Thirty One Thousand One Hundred Sixty Only)	Rs 2,03,116/- (Rupees Two Lakh Three Thousand One Hundred Sixteen Only)	29/09/2025 Before 5 PM	10,000/-	26/09/2025 (11AM – 4PM)	18/10/2025 (11 AM- 2PM)	NIL

Confirmed By Revenue Records. The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/he elf/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder 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 auction service provider) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgae Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id – Support@bankeauctions.com. Contact Person – Dharni P, Email id- dharani.p@cfindia.com Contact No- 994818222. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C*, Bank-CICI BANK LTD. Account No-091551000028 and IFSC Code- ICIC0000915, ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on o before as mentioned in column (G). and register their name at https://www.bankeauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending

purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address: 2Nd Floor, Ri Plaza, No.5, Katpadi Main Road, Near Palar Bridge, Viruthampet, Vellore. Mobile no. +91 9657443073 e-mail ID rohan.savala@grihumhousing.com. For further details on terms and conditions please visit https://www.bankeauctions.com & www.grihumhousing.com to take part in e-auction.
This notice should also be considered as 15/30 days' notice to Borrower / Co-Borrower / Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Business Standard shall be prevail Sd/- Authorised Officer, Grihum Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)



ADITYA BIRLA HOUSING FINANCE LIMITED

Registered Office- Indian Rayon Compound, Veraval, Gujarat - 362266 Branch Office- G-Corp Tech Park, 8th floor, Kasar Wadavali, Ghodbunder Road, Thane, MH-400601

DEMAND NOTICE (under Rule 3 (1) of Security Interest (Enforcement) Rules, 2002)

Substituted Service Of Notice U/S.13 (2) Of Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002. Notice is hereby given to the borrowers as mentioned below that since they have defaulted in repayment of the Credit facility availed by them from Aditya Birla Housing Finance Limited (ABHFL), their loan accounts have been classified as Non-Performing Assets in the books of the Company as per RBI guidelines thereto. Thereafter, ABHFL has issued demand notices under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on the last known addresses of the said borrowers thereby calling upon and demanding from them to repay the entire **outstanding amount** together with further interest at thecontractual rate on the aforesaid amount and incidental expenses, cost, charges etc. as stated in the said demand notices. However, the demand notice is also being served by way of publication, as per Rule 3 of the Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules):

Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No. 1. PALANISAMY RAMASAMY Sf No. 25/4b, Erumapalayam Outer Town Limit, Dadappatti Sro, Plot No.11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 2. OPULAKSMI PALANISAMY Sf No. 25/4b, Erumapalayam Outer Town Limit, Dadappatti Sro, Plot No.11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 3. MANIGANDAN PALANISAMY Sf No. 25/4b, Erumapalayam Outer Town Limit, Dadappatti Sro, Plot No. 11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 3. MANIGANDAN PALANISAMY Sf No. 25/4b, Erumapalayam Outer Town Limit, Dadappatti Sro, Plot No. 11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 4. PALANISAMY RAMASAMY 4/590d, Naryan Pillai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. 5. OPULAKSHMI PALANISAMY 4/590d, Naryan Pillai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. 7. PALANISAMY H/588b Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 7. PALANISAMY RAMASAMY 4/588b Narayanapillai Kadu Erumapalayam Salem, Tamil Nadu, 636015. NANIGANDAN PALANISAMY A/5904, Naryan Pillai Thottam Bharathi Nagar Erumapalayam Salem, Tamil Nadu, 636015. NANIGANDAN PALANISAMY A/5905. Naryan Pillai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. NANIGANDAN PALANISAMY A/5904, Naryan Pillai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. NANIGANDAN PALANISAMY A/5905. Naryan Pillai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. NANIGANDAN PALANISAMY A/5905. Naryanapillai Kadu Erumapalayam Salem, Tamil Nadu, 636015. Nanigam	U	ing served by way of publication, as per rule 3 of the Security Interest (Efficiency) Rules, 2002 (SARFAES) Rules).								
Dadgapatti Sro, Plot No.11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 2. OPULAKSMI PALANISAMY Sf No. 25/4b, Erumapalayam Outer Town Limit, Dadgapatti Sro, Plot No. 11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 3. MANIGANDAN PALANISAMY Sf No. 25/4b, Erumapalayam Outer Town Limit, Dadgapatti Sro, Plot No. 12 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 3. PALANISAMY 4/590d, Naryan Pillai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. 5. OPULAKSHMI accrued late charges) and interest till Nagar Erumapalayam, Salem, Tamil Nadu, 636015. 6. MANIGANDAN PALANISAMY 4/590d, Naryan Pillai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. 7. PALANISAMY 4/5880 Narayanapillai Kadu Erumapalayam Salem, Tamil Nadu, 636015.). D	Name and Address Borrower/ Co-Borrower and Guarantor / Co-Guarantor & Loan A/C No.	NPA Date	Date of Demand Notice	Demand Notice /as					
		Dadgapatti Sro, Plot No.11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 2. OPULAKSMI PALANISAMY Sf No. 25/4b, Erumapalayam Outer Town Limit, Dadgapatti Sro, Plot No.11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 3. MANIGANDAN PALANISAMY 3f No. 25/4b, Erumapalayam Outer Town Limit, Dadgapatti Sro, Plot No.11 And Plot No. 12 North Part, Nehind Balaji Garments, Door No. 4/588, Bharathi Nagar, Narayanapillai Kadu, Salem, Tamil Nadu, 636015. 4. PALANISAMY RAMASAMY 4/590d, Naryan Pilai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. 6. MANIGANDAN PALANISAMY 4/590d, Naryan Pilai Thottam Bharathi Nagar Erumapalayam, Salem, Tamil Nadu, 636015. 7. PALANISAMY A/MASAMY 4/588b Narayanapillai Kadu Erumapalayam Salem, Tamil Nadu, 636015. 7. PALANISAMY RAMASAMY 4/588b Narayanapillai Kadu Erumapalayam Salem, Tamil Nadu, 636015.	01.09.2025	10.09.2025	(Rupees Forty-Eight Lac Four Thousand Six Hundred Seventy Eight Only) by way of outstanding principal, arrears (including accrued late charges) and interest till					

DESCRIPTION OF IMMOVABLE PROPERTY)PROPERTIES MORTGAGED: All That Piece And Parcel Of Property In Salem District, Sale East R.D., Dadagapatty Sub R.D., Salem Town, Erumapalayam Village, Town Limit, S.No.402/2, Acre 5.46, Asst. Rs.22.12.0, S.No.393/1, Punjai Acre 2.52 Cents, Asst.Rs.3.13.4, S.No.393/2, Punjai Acre 0.52 Cents, Asst.Rs.0.8.7; As Totally Acre7.60 Cents, Asst. Rs.27.29, At Present New Survey Settlement Patta No.222, As Pre Re.S.No.25, As Pre Sub-Division Re.S.No.25/4, The Above Survey Land Have Been Converted Into House Plots Out Of Those House Plots Two House Plots In Plot No.11 With An Extent Of 1375 Sq. Feet Of Land And North Part Of Plot No.12 With A Extent Of 385 Sq. Feet Of Land; As Totally 1760 Sq. Feet Of Land, Salem, Tamil Nadu, 636015 And Bounded As: East: Plot No.19 &20; West: North-South Pathway North: South Part Of Plot No.12 South: The Land Belongs To Sadasivam

We hereby call upon the borrower stated herein to pay us within 60 days from the date of this notice, the outstanding amount (s)together with further interest thereon plus cost, charges, expenses, etc. thereto failing which we shall be at liberty to enforce the security interest including but no

Please note that as per section 13(13) of the SARFAESI Act, all of you are prohibited from transferring by way of sale, lease orotherwise, th aforesaid secured assets without prior written consent of the Company. Any contravention of the said section by you shall invoke the penal provisions as laid down under section 29 of the SARFAESI Act and / or any other legal provision in this regard.

imited to taking possaession of and selling the secured asset entirely at your risk as to the cost and consequences

lease note that as per sub-section (8) of section 13 of the Act, if the dues of ABHFL together with all costs, charges and expenses incurred b ABHFL are tendered to ABHFL at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by ABHFL and no further step shall be taken by ABHFL or transfer or sale of that secured asset.

Sd/- Authorised Office (Aditya Birla Housing Finance Limited) Place: SALEM

 $C \neq NTRUM$

Corporate & Registered Office: Unit No. 801, Centrum House, CST Road, Vidyanagri Marg, Kalina Santacruz (East), Mumbai - 400098 CIN No. U65922MH2016PLC273826

POSSESSION NOTICE

(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

[We M/s. Centrum Housing Finance Limited (CHFL) having office at, No.88, Mount Road, Guindy, Chennai – 600 032, has taken over the Housing Finance including the loan portfolio and employees of National Trust Housing Finance Limited (NATRUST) as per deed of Business Transfer Agreement executed between National Trust Housing Finance Limited (NATRUST) and Centrum Housing Finance Limited (CHFL) dated 03.12.2022 with effect from 28.02.2023. Pursuant to the said agreement all right, title and interest, benefit in and to the Loans together with any incidental right thereto including the taken over of and benefits under the financial instruments relating to the Loans were taken over in favour of M/s. Centrum Housing Finance Limited (CHFL) along with all their securities. As per the said Agreement, M/s. Centrum Housing Finance Limited (CHFL) has become the full and absolute owner and as such it is the only person who legally entitled to receive the repayment of the Loans or any part thereof including the right to file a suit or institute such other proceedings in its own name and to take such other action as may be required for the purpose of recovery of the Loans as an assignee and not merely as a representative or agent of M/s. National Trust Housing Finance Limited (NATRUST)]

(NATROST)]
Whereas, the undersigned being the Authorized Officer of Centrum Housing Finance Ltd under the 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 the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Co-Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Centrum Housing Finance Ltd for an amount as mentioned herein under with interest thereon

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

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Account No./Branch	Description of secured assets (immovable property)	Date of Demand Notice & Total Outstanding Dues (Rs.)	Possession Taken Date
1	JEEVANANDAM R/ MuthuSelvi M / Loan Account No. CJBCJ24015628	In the rights, piece and parcel of immovable property S. F. No. 842/A1, Door No. 81, Total area adm. 2196 sqft. Anna Nagar, VillMarchanaicken Palayam, Divansapudur,Meenakshipuram, Pollachi Anaimalai Taluk, Coimbatore District – 642103,Tamil Nadu. Boundaries:- East:- Road West:- Mr. Muthusamy Counter Property North:-Owner Property South:-Mrs. Kuppathal Property.	Hundred Seventy Seven Only)	12/09/2025
2	Logeshwaran V / Muthulakshmi P / Loan Account No. CJBCJ24018114	In The Rights, Piece And Parcel Of Immovable Property Natham Old SF No. 296/3, 208/18 Part, New Natham Sf No. 295/3, adm. 1012 sqft., Muniyappan Kovil Street, Varadhanur Village, Negamam SRO, Kinathukadavu Taluk, Coimbatore District – 642210 Boundaries:- East :- North South Alley & SF No. 295/2 West :- North South Alley & SF No. 295/2 North :-East West Pathway in SF No. 280 South :-SF No. 207		12/09/2025

Business Standard



SACAS SCHOOL OF MANAGEMENT ORGANIZES A SESSION ON CASE STUDIES The School of Management, SA College of session proved highly interactive, insightful,

The CEO's Chair: Case Studies as Decision listening, communication, and analytical Labs. The session commenced with a warm skills while fostering a deeper understanding welcome address by Dr Viji R., Director, of customer-driven strategies. Various case School of Management. The event facilitated by Dr Praveen Kumar, Dean, Faculty of Management, SRMIST Ramapuram was aimed to provide students with practical insights into leadership decisions, business strategy, and customer-centric approaches.

Dr Praveen Kumar shared key lessons from the practices of the top 15 highest-paid CEOs in India for 2025. He emphasized that successful businesses go beyond products and services to deliver experiences and values and highlighted the importance of identifying customer pain points and clearly defining target audiences, with references to brands like Taj Hotels and Close-Up. The

Arts & Science, organized a session and inspiring, strengthening students' studies were discussed and linked to developing a CEO mindset. Thiru P Venkatesh Raja, Correspondent, SACAS, Dr V Sayi Sathyavathi, Director, SACAS, and Dr Malathy Selvakkumar, Principal, SACAS, appreciated the team for organizing this impactful knowledge-sharing session

Campus Reporter: Meena E



MCC BTSB HOSTS A SESSION BY DR. PAUL TAGORE

a passionate scriptwriter, dramatist, and expert in human resources and strategic fees, discounts, coupons, and subscriptions. management. He currently serves as the Group Advisory Director at BB Group of Companies.

Dr Tagore began the session by expressing his enthusiasm for interacting with young minds in management colleges, particularly through group discussions where students share fresh perspectives. To illustrate his approach, he introduced a case study method in which only limited data is provided, encouraging students to analyze. infer, and arrive at solutions. He posed the thought-provoking question, "Why did hotels come into existence?" Students responded with varied answers, and the discussion led to deeper insights into how industries evolve. He connected this to the rise of online food delivery, the impact of disruptive technologies, and the shift from traditional food services. Dr Tagore used Swiggy as an example to talk about the franchise model

and global standardization. He talked about

MCC Boyd Tandon School of Business had Swiggy's strategies, like food aggregation, the privilege of hosting Dr Paul Tagore, guerrilla marketing through flyers, and its many ways to make money, like delivery He also talked about ways to improve service quality, how to look at profits and losses, and how to look at financial results every three months. Dr Tagore stressed that employee welfare, such as job security and health insurance, is very important for lowering turnover and making sure the company is successful.

> The session ended with an interesting Q&A, which taught students important lessons about strategy, innovation, and the value of putting people first in business.

Campus Reporter- Lilyian Judith Selena

