

By Registered AD/Speed Post/Courier/Email

WITHOUT PREJUDICE

Ref. No. AFL/CO/2026-27/Legal/Oct/1104

Dated: 23/10/2026

Sale Notice

(under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 8 (6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002).

To

1. Mrs. REVATHI MANI D/o MANI D (Borrower/Mortgagor) No 6/25, Lakshmi Nagar, Mowivakkam, Lakshminagar, Kanchipuram, Tamilnadu 600116 Also at: 45468, Lakshmi Nagar, Mowivakkam, Lakshminagar, Kanchipuram, Tamilnadu - 600116 Email: rmljewellery@gmail.com Mob: 9940046784, 7200625449	2. RML JEWELLERY (Co-Borrower I) No 6/25, Jothi Nagar, Moulivakkam, Kanchipuram, Tamilnadu -600125 Email: rmljewellery@gmail.com Mob: 9940046784
3. Mr. MANI DHAKSHINAMOORTHY (Co-Borrower II) No 6/25, Lakshmi Nagar, Mowivakkam, Lakshminagar, Kanchipuram, Tamilnadu - 600116 Also at: 45468, Lakshmi Nagar, Mowivakkam, Lakshminagar, Kanchipuram, Tamilnadu - 600116 Email: rmljewellery@gmail.com Mob: 9791085384	4. Mrs. LATHA MANI W/o MANI D (Co-Borrower III) No 6/25, Lakshmi Nagar, Mowivakkam, Lakshminagar, Kanchipuram, Tamilnadu -600116 Also at: 45468, Lakshmi Nagar, Mowivakkam, Lakshminagar, Kanchipuram, Tamilnadu -600116 Email: rmljewellery@gmail.com Mob: 9940045736

Re: Sale of Secured Assets on "As is where is And As is what is" basis (under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 8 (6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002.

Sub: E - Public Auction cum Sale Notice of the Secured Asset(s) -
0456AHA00007076 & 0456MMA00010655

Regd. Office

Axis Finance Limited, 'Axis House', Ground Floor, C-2, Wadia International Centre,
Pandurang Budhkar Marg, Worli, Mumbai - 400 025
Tel : 022-2425 2525 | Fax : 022-4325 3000
Email : info@axisfinance.in | Website : www.axisfinance.in
CIN : U65921MH1995PLC212675



AXIS FINANCE

Dear Sir/Madam,

1. That you the abovenamed addressees had availed financial assistance of Rs. **Rs.24,50,000/- (Rupees Twenty Four Lakh Fifty Thousand Only)** and **Rs.11,50,000/- (Rupees Eleven Lakh Fifty Thousand Only)** from **Axis Finance Limited** (AFL / Secured Creditor) vide Loan Agreement dated **31st July 2023 and 18th August 2023** read with the transaction documents executed in relation thereto, repayment whereof was secured, inter alia, by way of mortgage of the immovable property being as described in **Schedule - I** (hereinafter referred to as the **"Secured Asset"**).
2. That after availing the aforesaid loans you the abovenamed addressees committed defaults in repayments and in view of the continuous defaults and under the relevant applicable guidelines / circulars for asset classification issued by Reserve Bank of India (RBI), your loan account(s) was classified as Non-Performing Asset (**"NPA"**) w.e.f. **03/10/2024**.
3. That thereafter, a demand notice dated **21/10/2024** u/s 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) was duly served on you the addressees but you failed to make the payment of demanded amount i.e. **Rs. 36,34,810/- (Rupees Thirty Six Lakh Thirty Four Thousand Eight Hundred and ten Only)** (exclusive of TDS Calculation and Pre-Payment Charges, as applicable) due as on **05th October 2024** within 60 days of the said notice, and as such the secured creditor has taken **symbolic possession** of the Secured Asset on **27/01/2025** in compliance of the provisions of the SARFAESI Act, 2002 and rules framed thereunder. The possession notice in Appendix IV form was published in leading English newspaper and vernacular newspaper on **30/01/2025**, within seven days from the date of taking possession, in compliance of Rule 8(2) of the said Rules.
4. That thereafter, the Authorized Officer has obtained valuation of the Secured Asset from an approved valuer and in consultation with the secured creditor, has fixed the reserve price of the Secured Asset at **Rs. 28,34,352/- (Rupees Twenty Eight Lakhs Thirty Four Thousand Three Hundred Fifty Two Only)** more particularly described in **Schedule II**.
5. That accordingly, the secured creditor has decided that the Secured Asset may be put to sale under Rule 8(5)(c) of the said Rules, by holding a public auction through E-auction mode on **09/11/2026**.
6. That the date for inspection of the said property is fixed on or before **07/11/2026**. The Earnest Money Deposit of **Rs. 2,83,435/- (Rupees Two Lakh Eighty Three Thousand Four Hundred Thirty Five Only)** shall be remitted by RTGS / NEFT to Beneficiary Account No. 919020036409265,

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Beneficiary Name – AXIS FINANCE LIMITED – SARFAESI SALE PROCEEDS,
Bank Name- Axis Bank Ltd, Branch- Ranande Road, Dadar West, Mumbai,
IFSC- UTIB0002273, Type of Account- Current or by Demand Draft / Pay
Order drawn in favour of “**Axis Finance Limited**” payable at Mumbai, and
the duly completed bid documents together with KYC shall be submitted on
the e-auction portal on or before 06/11/2026.

7. That this sale notice of 15 days, at pre-sale stage, is being given to you the addressees in compliance of Rule 8(6) read with Rule 9(1) of Security Interest (Enforcement) Rules, 2002 and you are hereby informed and notified that the aforesaid Secured Asset shall be put to sale, by holding public auction through e-auction mode on “As is where is”, “As is what is”, “Whatever there is” and “Without recourse” basis after 15 clear days on 09/11/2026.
8. Please take notice that the secured assets mortgaged to Axis Finance Limited shall be sold by public e-auction through **<https://sarfaesi.auctiontiger.net//EPROC/>** between 11.00 am to 12.00 noon. For further details please refer to the notice published in the newspapers and at websites: **<https://sarfaesi.auctiontiger.net//EPROC/>** and **www.axisfinance.com**.
9. That the attention of you the abovenamed addressees is also invited to provisions of sub-section (8) of Section 13 (as amended w.e.f. 01.09.2016) of SARFAESI Act, 2002 in respect of time available, to redeem the Secured Asset. In case you are desirous of exercising your rights under the said provision, you are hereby called upon to pay a sum of **Rs. 36,34,810/- (Rupees Thirty Six Lakh Thirty Four Thousand Eight Hundred and ten Only)** due as on **05/10/2024**, together with further interest thereon at the contractual rate and all costs, charges and expenses incurred by the secured creditor, on or before **08/11/2026**.

Yours truly,

For **Axis Finance Limited**



Authorized Officer

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SCHEDULE – I

Description of Immovable Secured Asset

All that piece and parcel of land situated at No 8, Iyenchery Village, Chengalpattu Taluk, Kancheepuram District, (DTCP Approval no LP/DTCP/P/4847/2012 comprised in Old Survey no 35/2, Part and Present Survey no 35/2A1A3 Part, measuring

East to West on the Northern side 74.4 meters

East to West on the Southern side 41 meters

North to South on the Eastern side 51.4 meters

North to South on the Western side 64 meters

admeasuring of a total extent of 2835 square meters OR 30515 square feet (i.e 0.7 cents), bounded by:

North: Land in Survey no 35/2A1A2

South: Land in Survey no 89 and 30 feet Road

East: Remaining portion of Land in Survey no 35/2A1A3

West: Land in Survey no 87

Situated in Ganapathinagar 5th Street, Bharath Nagar 1st Street within the Sub-Registration District of Guduvancheri and Registration District of Chennai South.

Schedule B

An undivided share of land 289 sqft out of 30515 sqft the **Residential Flat bearing T2**, Fourth Floor, in Block V of the building known as “**Om Vignesha Castle**” constructed on the above Schedule property measuring 960 sq ft which includes share in the common built up areas.

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SCHEDULE - II

DETAILS OF E-AUCTION

Description of Property /s	As per SCHEDULE - I
Date & Time of E-Auction	On: 09.11.2026 Time: From: 11.00 am to: 12.00 noon with unlimited extensions of 5 minutes each
Date & Time for Bid Submission	On: 06.11.2026 Before: 4:00 pm
Reserve Price: Rs.28,34,352/- (Rupees Twenty Eight Lakhs Thirty Four Thousand Three Hundred Fifty Two Only) * Price below which the Flat /property/s will not be sold	
Earnest Money Deposit (10% of RP): Rs. 2,83,435/- (Rupees Two Lakh Eighty Three Thousand Four Hundred Thirty Five Only)	
Bid Increment Amount: Rs. 50,000/- (Rupees Fifty Thousand Only)	
Contact Person Details & Mob. Nos.: Mr. Nevlin Pinto; Mob: 9629153368 Mr. Samsuddin Mohideen: Mob: 9884882346 Mr. Mabusad M, Mob: 8861292573 Mr. Ayan Bhattacharya; Mob: 9811710558	



Authorized Officer
Axis Finance Limited

Date: 23/10/2026

Place: Chennai

Regd. Office

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