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Shio  
21/11/23  
Kotak Mahindra Bank

**Registered Post**

Dated: 21-11-2023

1. **MR. S ANANDARAJ** (BORROWER)  
**S/O MR. SUDHARSHAN**
2. **MR. G KALAISELVI** (CO-BORROWER)
3. **M/S ROOBINI AGENCIES** (CO-BORROWER)  
**THROUGH ITS PROPRIETOR MR. S ANANDARAJ**  
**AT:**  
103 KK ROAD, VENKATAPURAM,  
CHENNAI- 600053  
  
**1 & 2 AT:**  
NO. F-2, SAI HOMES, NO. 16, BANU NAGAR,  
28<sup>TH</sup> AVENUE, PUDUR, AMBATTUR, CHENNAI-600053

Dear Sir/Madam,

**Sub: Notice for Sale of the Mortgaged Property**

1. We refer to Demand Notice dated **13.09.2022** issued by **Kotak Mahindra Bank Limited** under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "SARFAESI Act"), related to Loan Account No. 403HML52753350 & 403GHP61776223 wherein we had called upon you to pay the dues of **Rs.35,42,252/- (Rupees Thirty Five Lakh Forty Two Thousand Two Hundred and Fifty Two Only)** due and payable as on **13.09.2022** with further interest from **14.09.2022** until payment in full (hereinafter referred as the "Outstanding Amount") and payable by you all under the facilities granted by Bajaj Finance Limited (BFL) within 60 days from the date of the said Notice. You have since then failed and neglected to pay the amount as demanded.
2. Bajaj Housing Finance Limited (BHFL) has vide an assignment agreement dated **23.08.2022** ("**Assignment Agreement**") has assigned the debts due and payable by you in favour of Kotak Mahindra Bank Limited ("**KMBL/the Bank**") along with all the rights, title, interests, benefits in the facilities granted by BHFL with other incidental right thereto including the assignment of the said facilities along with the underlying securities. As per the said assignment agreement, the Bank has become full and absolute owner and as such is legally entitled to receive the repayment of the financial facility or any part thereof including the right to file suits, institute such other proceedings in its own name and to take such other action as may be required for the purpose of the recovery of the said financial facility. The Bank has been subrogated in place of BHFL and all right, title and interest of BHFL in respect of Outstanding Amount is now vested with the Bank.





3. It is pertinent to note that despite the service of the above mentioned notice, you have failed to liquidate the outstanding dues and as such, the Authorized officer of the Bank has taken possession of the property described herein below in Annexure "A" (and referred hereinafter as "Secured Asset") in exercise of the powers conferred on him under Section 13 (4) of the said Act read with Rules 8 & 9 on 07.03.2023.
4. This is to inform you all, that all the requisitions under the provisions of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and the Bank now proposes to sell the secured asset as mentioned in **Annexure "A"** annexed herewith by public auction and/or any other methods as prescribed under the provisions of Rule 8 (5) of Security Interest (Enforcement) Rules, 2002 after a period of 30 (Thirty) days from the date of this notice **along with the existing encumbrances if any ' as is where is basis & As is what is basis & Whatever there is basis' ,** unless we receive the entire outstanding amount i.e. **Rs. 38,20,268/- (Rupees Thirty Eight Lakh Twenty Thousand Two Hundred and Sixty Eight Only ) as of 06.11.2023 along with future interest applicable from 07.11.2023** and other charges as demanded in our notice, within the statutory period of 30 (Thirty) days, from the date of present notice and 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, also as per its discretion. Please also note that you are further liable to make good the loss incurred after sale of the secured asset, if any.
5. The sale of the secured asset will be through an Online E-Auction at the reserve price more particularly detailed in "Annexure A". The auction shall be scheduled as under:

S.NO.	PARTICULARS	DETAILS
1.	DATE OF AUCTION	28.12.2023
2.	TIME OF AUCTION	12:00 PM TO 1:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES
3.	LAST DATE OF SUBMISSION OF EMD WITH KYC IS	27.11.2023 UP TO 6:00 P.M. (IST.)
4.	PLACE OF SUBMISSION OF DOCUMENTS	KOTAK MAHINDRA BANK LTD., NO.185, 2 <sup>ND</sup> FLOOR, MOUNT ROAD, ANNA SALAI, CHENNAI 600 006.
5.	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE <a href="https://bankauctions.in/">https://bankauctions.in/</a>

6. Please treat this notice as Notice under Rule 8 Clause (5) read with proviso to Rule 8(6), of the Security Interest (Enforcement) Rules, 2002 providing you the Borrowers a notice of 30 (Thirty) days for sale of the said secured asset.
7. Post the expiration of the said 30 (Thirty) days, the Bank shall be entitled to sell the said secured asset by any of the methods as provided under Rule 8 Clause (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.
8. The Borrower's attention is invited to the Provisions of the subsection 8 of section 13 of the Act, in respect of the time available to redeem the secured asset.





Kotak Mahindra Bank

For Kotak Mahindra Bank Limited

Authorized Officer



**ANNEXURE - "A"**

Name of the Borrowers & Account No.	Amount outstanding	Description of the Mortgaged properties	Reserve Price fixed (Rs.) & EMD (Rs.)
<b>1.MR. ANANDARAJ</b> <b>2.MRS. G KALAISELVI</b> <b>3.M/S ROOBINI</b> <b>AGENCIES</b> <b>(CO-BORROWER)</b>  <b>Loan No.</b> 403HML52753350 & 403GHP61776223	<b>Rs. 38,20,268/-</b> <b>(Rupees Thirty</b> <b>Eight Lakh Twenty</b> <b>Thousand Two</b> <b>Hundred and Sixty</b> <b>Eight Only ) as of</b> <b>06.11.2023 along</b> <b>with future interest</b> <b>applicable from</b> <b>07.11.2023</b>	ALL THAT PIECE AND PARCEL OF A FLAT SITUATED AT BEARING PLOT NO. 16, FLAT NO. F-2, 1st FLOOR, CORNER FLAT NORTH EAST , "SRI SAI HOMES", OM SAKHTI NAGAR, 28TH AVENUE, ORAGA DAM, CHENNAI-600 056, MEASURING 724 SQ. FT. (INCLUSIVE OF COMMON AREAS), TOGETHER WITH A 363 SQ. FT. UNDIVIDED SHARE IN LAND OF A EXTENT OF ABOUT 2344 SQ. FT, COMPRISED IN OLD SURVEY NO. 87/5, BEARING PATTA NO. 3409 AS PER PATTAR NEW DIVISION	RESERVE PRICE: RS. 23,30,000 /- (TWENTY THREE LAKH THIRTY THOUSAND ONLY)  EMD: RS. 2,33,000/- (RUPEES TWO LAKH THIRTY THREE THOUSAND ONLY)



		<p>SURVEY NO. 87/5C, AS PER AMBATTUR TOWN SURVEY FIELD REGISTER WARD A, BLOCK NO. D, T S NO. 56/1 OF ORAGADAM VILLAGE, AMBATTUR TALUK, THIRUVELLUR DISTRICT.</p> <p>BOUNDED AS FOLLOW: NORTH: 24 FEET WIDE ROAD, SOUTH: EMMAUEL GARDEN, EAST: PLOT NO. 15 &amp; EMMANUEL GARDEN WEST: PLOT NO. 17.</p> <p>WITHIN THE REGISTRATION DISTRICT OF CHENNAI NORTH AND THE SUB REGISTRATION DISTRICT OFV AMBATTUR.</p>	
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18% G.S.T. EXTRA

RL 1100510164 <110051>  
RL B RD242261237N  
Counter No:2,DP-Code:1  
To:ROOBINI,  
CHENNAI, PIN:600053  
From:KOTAK MAHINDRA BANK LIMITED, NOIDA  
Wt:20grams,  
PS:32.00, 22/11/2023, 09:26  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>



18% G.S.T. EXTRA

RL 1100510164 <110051>  
RL B RD242261237IN  
Counter No:2,DP-Code:1  
To:6 KALAISELVI,  
CHENNAI, PIN:600053  
From:KOTAK MAHINDRA BANK LIMITED, NOIDA  
Wt:40grams,  
PS:32.00, 22/11/2023, 09:27  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>



18% G.S.T. EXTRA

RL 1100510164 <110051>  
RL B RD212945017IN  
Counter No:2,DP-Code:1  
To:5 ANANDARAJ,  
CHENNAI, PIN:600053  
From:KOTAK MAHINDRA BANK LIMITED, NOIDA  
Wt:40grams,  
PS:32.00, 22/11/2023, 09:27  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

