SOUTHERN RAILWAY

(CONSTRUCTION ORGANISATION)
DEPUTY CHIEF ENGINEER (CONSTRUCTION)/TRIVANDRUM
TENDER NOTICE No.03-DCE-CN-TVC-2026 Dt 06.11.2026

Name of work: Doubling of Track Between Trivandrum and Kanyakumari - Supply of AT welding portion & Supervision of A.T. Welding and ancillary works for new track linking between Thiruvananthapuram Central and Neyyyatinkara Stations including TVC yard, TVCS yard, BRAM yard and NYY yard.

Tender Value: Rs. 85,37,907/-	Period of Completion: 12 months
Tender Closing date: 30.11.2026 @ 11.00 hrs	Earnest Money Deposit: Rs. 1,70,800/-

Complete details and tender document will be available at **https://www.ireps.gov.in**

Deputy. Chief Engineer, III, Construction, Trivandrum

IDBI BANK LIMITED

IDBI BANK CIN - L65190MH2004GOI148838
Retail Recovery, 2nd Floor, No.5, 14th Cross Street, Gandhi Nagar, Vellore - 632006. www.idbibank.in

DEMAND NOTICE — NOTICE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (the SARFAESI Act)

Borrowers Name & Address : (1) Shri SM Senthil Kumar At: No 4/328-39, Thirumalai Nagar, Krishnagiri - 635001, **2. Smt. Sudha V** At: No 4/328-39, Thirumalai Nagar, Krishnagiri - 635001.

Dear Sir / Madam,

Financial assistance sanctioned to you by IDBI Bank Limited – Defaults committed - Statutory notice under Section 13(2) of the Securitisation and Reconstruction of the Financial Assets and Enforcement of Security Interest Act, 2002

We, IDBI Bank Limited ("IDBI Bank"), through the Authorised Officer, do hereby issue this statutory notice to you, under Section 13(2) of the Securitisation and Reconstruction of the Financial Assets and Enforcement of Security Interest Act, 2002 ("the Act") in the circumstances narrated below :

2. IDBI Bank, granted financial assistance to you, the Addressee No. 1 & 2 viz. Shri SM Senthil Kumar and Smt. Sudha V, comprising of Housing Loan of Rs. 32.80 Lakhs, HL – Top-Up Loan of Rs. 34.00 Lakhs, Loan for Insurance Premium of Rs. 84,028/- and Mortgage Loan of Rs. 35.00 Lakhs (collectively "the Financial Assistance") on the terms and conditions contained in the Loan Agreement (s) dated 07-03-2024 and 19-03-2024 ("the Loan Agreement") and the security documents including the guarantee(s) and other securities ("the Security Documents"), the particulars whereof are given in Annexure 1A.

3. As security for the Financial Assistance, you, the Addressee No. 1, Shri SM Senthil Kumar had also mortgaged immovable properties situate at Plot No. 39 & 40, Sri Balarama Nagar, Kattiganapalli Village, Krishngiri. The above immovable property are hereinafter collectively referred to as 'the Secured Assets', particulars whereof are given in Annexure – 1B.

4. Pursuant to the above, you, the Addressee No. 1 & 2 have availed the disbursement aggregating Rs. 1,02,61,452.00 (Rupees One Crore Two Lakh Sixty One Thousand Four Hundred Fifty Two Only) from time to time.

5. In terms of the Loan Agreement read with the Security Documents, you, the Addressee No.1 & 2 has agreed to repay to IDBI Bank, the Financial Assistance in accordance with the amortisation schedule contained in the Loan Agreement. The Addressee No.1 & 2 has failed and neglected to pay to IDBI Bank, the installments of principal amount of the Financial Assistance, interest and other monies, the particulars whereof are given in Annexure II. Consequent upon the defaults committed by you, the Addressee No.1 & 2, the accounts in respect of the Financial Assistance, have been classified by IDBI Bank as non-performing asset from 08-09-2026, in accordance with the directions/ extant guidelines issued by the Reserve Bank of India from time to time.

6. In view of the defaults committed by you, the Addressee No.1 & 2, IDBI Bank, vide it's letter bearing Ref. No. LRN21310256655837372 dated 05-10-2026, has declared the Financial Assistance together with interest and other moneys aggregating Rs. 99,02,476.56 (Rupees Ninety Nine Lakhs Two Thousand Four Hundred Seventy Six and Paise Fifty Six only) as on 10-08-2026 to have become immediately due and payable by you, the Addressee No.1 & 2 and called upon you, the Addressee No.1 & 2 to pay to IDBI Bank the said amount. A copy of the said letter is enclosed hereto for your ready reference. The particulars of outstanding amount as on 10-10-2026 are given in Annexure III.

7. In the premises, IDBI Bank has become entitled to and does issue this statutory notice to you under Section 13 (2) of the Act and hereby calls upon you to pay to IDBI Bank at Hosur, within a period of 60 days from the date of this notice, the aforesaid sum aggregating Rs. 1,00,56,985.56 (Rupees One Crore Fifty Six Thousand Nine Hundred Eighty Five and Paise Fifty Six only) as per Annexure - III, together with further interest thereon with effect from 10-10-2026 to IDBI Bank, at the contractual rates upon the footing of compound interest, until payment/realisation, failing which IDBI Bank, as a secured creditor shall be entitled to enforce its security interest without intervention of the Court or Tribunal, by taking recourse to one or more of the measures under Chapter III of the Act, including (but not limited to) taking over of possession and/or management of the Secured Assets, short particulars whereof are given in Annexure-IB for realising its dues at your own risk as to the costs and consequences thereof.

8. We also invite your attention to provisions of sub section (8) of section 13 of the Act, in accordance of which if the Borrower does not tender the outstanding sum together with all costs, charges and expenses incurred by secured creditor, at any time before the date of publication of notice for public auction or inviting quotation or tender from public or private treaty, the Borrower will not be entitled to redeem the secured assets.

9. Please note that after receipt of this notice, in terms of Section 13(13) of the Act, you shall not transfer by way of sale, lease or otherwise (other than in the ordinary course of your business) any of the Secured Assets described in Annexure-IB hereto, without prior written consent of IDBI Bank. Please note that contravention of the provisions of the Act is an offence punishable under section 29 of the Act.

10. Please further note that this statutory notice is issued without prejudice to all the other rights and remedies available to IDBI Bank in law or in contract or both, in respect of the Financial Assistance.

ANNEXURE- IA
Shri SM Senthil Kumar & Smt. Sudha V
Particulars of the Financial Assistance, Amounts Disbursed and Documents Executed

Financial Assistance (Amount Disbursed)		Particulars of the Loan Agreements and Security Documents
Housing Loan of Rs.32.80 Lakhs	i)	Loan Application dated **27-02-2024**
	ii)	Accepted Sanction Letter Dated **06-03-2024.**
	iii)	Demand Promissory Note dated **07-03-2024.**
	iv)	Loan Agreement Dated **07-03-2024.**
	v)	Mortgage by deposit of title deeds created by Shri SM Senthil Kumar on 12-03-2024 (1251/2024), in respect of its immovable properties situate at Plot No 39 & 40, Sy No. 420/3A, 420/3B admeasuring a total of 3000 Sq. Ft., situate within the Village limits of Kattiganapalli, Taluka and Registration Sub-District Krishnagiri, District and Registration District Krishnagiri in the State of Tamilnadu
HL - Top Up of Rs.34.00 Lakhs	i)	Loan Application dated **27-02-2024**
	ii)	Accepted Sanction Letter Dated **07-03-2024.**
	iii)	Demand Promissory Note dated **07-03-2024.**
	iv)	Loan Agreement Dated **07-03-2024.**
	v)	Mortgage by deposit of title deeds created by Shri SM Senthil Kumar on 12-03-2024 (1251/2024), in respect of its immovable properties situate at Plot No 39 & 40, Sy No. 420/3A, 420/3B admeasuring a total of 3000 Sq. Ft., situate within the Village limits of Kattiganapalli, Taluka and Registration Sub-District Krishnagiri, District and Registration District Krishnagiri in the State of Tamilnadu
Loan of Ins. Premimum of Rs. 84,028.00	i)	Loan Agreement dated **01-03-2024**
	ii)	Accepted Sanction Letter Dated **06-03-2024.**
	iii)	Loan Agreement Dated **07-03-2024.**
	iv)	Mortgage by deposit of title deeds created by Shri SM Senthil Kumar on 12-03-2024 (1251/2024), in respect of its immovable properties situate at Plot No 39 & 40, Sy No. 420/3A, 420/3B admeasuring a total of 3000 Sq. Ft., situate within the Village limits of Kattiganapalli, Taluka and Registration Sub-District Krishnagiri, District and Registration District Krishnagiri in the State of Tamilnadu
Mortgage Loan of Rs.35.00 Lakhs	i)	Loan Agreement dated **13-03-2024**
	ii)	Accepted Sanction Letter Dated **16-03-2024.**
	iii)	Demand Promissory Note Dated **19-03-2024**
	iv)	Loan Agreement Dated **19-03-2024.**
	v)	Mortgage by deposit of title deeds created by Shri SM Senthil Kumar on 12-03-2024 (1251/2024), in respect of its immovable properties situate at Plot No 39 & 40, Sy No. 420/3A, 420/3B admeasuring a total of 3000 Sq. Ft., situate within the Village limits of Kattiganapalli, Taluka and Registration Sub-District Krishnagiri, District and Registration District Krishnagiri in the State of Tamilnadu

ANNEXURE – I B
Shri SM Senthil Kumar & Smt. Sudha V
Particulars of the Secured Assets intended to be enforced

(A)The Hypothecated Assets - NIL
(B) The Mortgaged Assets
(Assets owned and mortgaged by the Borrower – Shri SM Senthil Kumar)
Item No. 1: All that piece and parcel of land comprised in and forming part of Plot No. 39, Sri Balarama Nagar, Kattiganapalli Village, Krishnagiri District and which is bounded as follows: On the East by : Plot No. 40. On the West by : Plot No. 38. On the South by : 20 Feet Wide Road. On the North by : Plot No. 32. Totally measuring an extent of 1500 Sq. Feet (or) 139.35 Sq. Meter of land
Item No. 2: All that piece and parcel of land comprised in and forming part of Plot No. 40, Sri Balarama Nagar, Kattiganapalli Village, Krishnagiri District and which is bounded as follows: On the East by : Plot No. 41. On the West by : Plot No. 39. On the South by : 20 Feet Wide Road. On the North by : Plot No. 31. Totally measuring an extent of 1500 Sq. Feet (or) 139.35 Sq. Meter of land
Both, Items measuring an extent of 3000 Sq. Feet of land along with Common way and all easements rights Together with all and singular the structures and erections thereon, both present and future.

ANNEXURE- II
Shri SM Senthil Kumar & Smt. Sudha V
Particulars of the Defaults in repayment of principal and payment of interest etc.

Financial Assistance	EMI Due Date	Amount	Remark
	(1)	(2)	
Housing Loan - 0213675100006941	10th of Every Month	36,759.00	NIL
HL Top-Up 0213675100006958	10th of Every Month	31,582.00	NIL
Loan of Ins. Prem. 0213675100006965	10th of Every Month	1,051.00	NIL
Mortgage Loan 0213675100007009	10th of Every Month	36,759.00	NIL
	TOTAL	1,06,151.00	

ANNEXURE - III
Shri SM Senthil Kumar & Smt. Sudha V
PARTICULARS OF THE TOTAL CLAIM - A

Financial Assistance	Principal	Interest	Additional Interest	Other Charges	Total
Housing Loan - 0213675100006941	30,99,885.00	1,20,488.56	0.00	708.00	32,21,081.56
HL Top-Up 0213675100006958	32,25,327.50	1,13,880.50	0.00	708.00	33,39,916.00
Loan of Ins. Premium 0213675100006965	71,735.00	2,265.00	0.00	708.00	74,708.00
Mortgage Loan 0213675100007009	32,89,907.01	1,30,664.99	0.00	708.00	34,21,280.00
TOTAL	96,86,854.51	3,67,299.05	0.00	2,832.00	1,00,56,985.56

B - Particulars of Expenses

1. NIL.
Total NIL.
Grand Total (A+B): Rs. 1,00,56,985.56.

Date: 13.10.2026
Place: Krishnagiri
Authorised Officer
IDBI Bank Ltd.

HDB Financial Services Ltd.

Regd. Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat-380009.
Regional Office: Ground Floor, Zenith House, Keshavrao Khadye Marg, Opposite Race Course,Mahalakshmi, Mumbai- 34. Tel: 022-39586300. Branch Office: HDB Financial Services Limited, No.3 Second Floor , Divya Trade Centre, Brindavan Road, Salem 636016.Tamilnadu Web:www.hdbfs.com, Email ID: compliance@hdbfs.com.

APPENDIX IV (POSSESSION NOTICE) See Rule 8(1)

Whereas, the Authorised Officer of **HDB Financial Services Limited,** Under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) And In Exercise of Powers Conferred Under Section 13(12) Read with Rules 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice to the Borrower/s As Detailed hereunder, Calling upon the Respective Borrowers to Repay the Amount Mentioned in the said Notice with all Costs, Charges and Expenses till Actual Date of Payment within 60 Days from the Date of Receipt of the Same. The said Borrowers/ Co Borrowers having failed to Repay the Amount, Notice is hereby given to the Borrowers/Co Borrowers and the Public in General that the Undersigned in Exercise of Powers Conferred On him Under Section 13(4) of the Said Act R/W Rule 8 of the said Rules has taken **Symbolic Possession** of the Property Described hereunder of the said Act On the Date Mentioned along-with. The Borrowers in Particular and 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 **HDB Financial Services Limited,** For the Amount Specified therein with future interest, Costs and Charges from the Respective Date. Details of the Borrower and Co-Borrower Under Scheduled Property. With Loan Account Numbers UIC No, Outstanding Dues, Date of Demand Notice and Possession Information Are Given Herein Below

1. Name And Address of the Borrower, Co-Borrower's/Guarantor's, 2. Loan Account No. 3. Sanctioned Loan Amount 4. Details of the Securitiies 5. Date of Demand Notice 6. Claim Amount in INR. 7. Date of Possession.

(1) Borrower And Co-Borrowers; 1) Agathiar Stocks Consultants, Balaji Complex No 126/88 MDS Nagar Hasthampatty Salem-636007 Tamil Nadu. **And Also:** T.S.No. 28/2a, Ward A, Block 12, Door No. 103/99, Mds Nagar, Manickam Str Hasthampatty Village, Salem Salem-636007. **2) Sharmilee Ashok,** 103/99 Mds Nagar Hasthampatti Salem Salem-636007 Tamil Nadu **3) Ashok Radhakrishnanm** 103/99 Mds Nagar Hasthampatti Salem Salem-636007 Tamil Nadu. **(2) Loan A/c Nos.** 20912540, 41315224, 42303994 linked by Unique Id Number 66072415 **(3) Sanctioned Loan Amount: Rs.22,70,000/-** (Rupees Twenty Two Lakhs Seventy Thousand only) for Los.20912540, **Rs.20,49,500/-** (Rupees Twenty Lakhs Forty Nine Thousand Five Hundred only) for Los.41315224, **Rs.2,70,000/-** (Rupees Two Lakh Seventy Thousand only) for Los.42303994. **(4) Details Of The Securities:** All that pices and parcel of property .All that piece and parcel of property in In Salem District, Salem West Registration District, Salem Corporation, D Division, 7th ward, Hasthampatty Village, Re survey ward A, Block No.12 T.S.No.28/2 punjai acre 1.87 kist 5.83 as per sub division T.S.No.28/2A in this for an extent of 592 ½ Square feet of land and other easement rights is situated within the boundaries of, North to- Ansar Bee Land East to North south Odai and road West to-Manickam and others property South to - Karuppannan property East west north side 39 feet, East west south side 40 feet North south east side 15 feet, North south west side 15 feet Totally measuring 592½ Square feet. The above property as Corporation Resurvey Ward H, Block 29, T.S.No.10/2. The above property situated in M.D.S.Nagar. **(5) Demand Notice Date: 21.08.2026. (6) Claim Amount: Rs.11,11,645.63/-** (Rupees Eleven Lakhs Eleven Thousand Six Hundred & Forty Five and Paise Sixty Three only) for Los.20912540, **Rs.18,35,471.5/-** (Rupees Eighteen Lakhs Thirty Five Thousand Four Hundred & Seventy One and Paise Five only) for Los.41315224 and **Rs.71,538.34/-** (Rupees Seventy One Thousand Five Hundred & Thirty Eight and Paise Thirty Four only) for Los.42303994 Totally **Rs.30,41,253.07/-** (Rupees Thirty Lakhs Forty One Thousand Two Hundred & Fifty Three and Paise Six only) for 3 Loans as of 17.08.2026 And Future Contractual Interest Till Actual Realization Together With Incidental Expenses, Cost And Charges Etc. **(7) Date of Possession: 05.11.2026.**

Date: 05.11.2026
Place: Salem
Sd/- Authorized Officer
For HDB Financial Services Ltd.

IDBI BANK LIMITED

IDBI BANK CIN - L65190MH2004GOI148838
Retail Recovery, 2nd Floor, No.5, 14th Cross Street, Gandhi Nagar, Vellore - 632006. www.idbibank.in

DEMAND NOTICE — NOTICE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (the SARFAESI Act)

Borrowers Name & Address : Shri SM Senthil Kumar, Sole Proprietor of M/s Stone Falls, At: No.4/328-40, Thirumalai Nagar, Krishnagiri - 635001.

Dear Sir,

Financial assistance sanctioned to you by IDBI Bank Limited – Defaults committed - Statutory notice under Section 13(2) of the Securitisation and Reconstruction of the Financial Assets and Enforcement of Security Interest Act, 2002

We, IDBI Bank Limited ("IDBI Bank"), through the Authorised Officer, do hereby issue this statutory notice to you, under Section 13(2) of the Securitisation and Reconstruction of the Financial Assets and Enforcement of Security Interest Act, 2002 ("the Act") in the circumstances narrated below :

2. IDBI Bank, granted financial assistance to you, the Addressee No. 1 viz. M/s Stone Falls, comprising of MSME Term Loan of Rs. 50.00 Lakhs (collectively "the Financial Assistance") on the terms and conditions contained in the Loan Agreement dated 30-01-2025 ("the Loan Agreement") and the security documents including the guarantee(s) and other securities ("the Security Documents"), the particulars whereof are given in Annexure 1A.

3. As security for the Financial Assistance, you, the Addressee No. 1, Shri SM Senthil Kumar had also mortgaged immovable properties situate at Sy.No. 124/1A1A and Sy.No. 124/1A1A1B, Jagadevipalayam Village, Bargur Taluk, Krishnagiri District. The above immovable properties are hereinafter collectively referred to as 'the Secured Assets', particulars whereof are given in Annexure – 1B.

4. Pursuant to the above, you, the Addressee No.1 have availed the disbursement aggregating Rs. 50,00,000 (Rupees Fifty Lakhs Only) from time to time.

5. In terms of the Loan Agreement read with the Security Documents, you, the Addressee No.1 has agreed to repay to IDBI Bank, the Financial Assistance in accordance with the amortisation schedule contained in the Loan Agreement. The Addressee No.1 has failed and neglected to pay to IDBI Bank, the installments of principal amount of the Financial Assistance, interest and other monies, the particulars whereof are given in Annexure II. Consequent upon the defaults committed by you, the Addressee No.1, the account(s) in respect of the Financial Assistance, has/have been classified by IDBI Bank as non-performing asset from 08-09-2026, in accordance with the directions/ extant guidelines issued by the Reserve Bank of India from time to time.

6. In view of the defaults committed by you, the Addressee No.1, IDBI Bank, vide it's letter bearing Ref. No. LRN120010259660137371 dated 06-10-2026, has declared the Financial Assistance together with interest and other moneys aggregating Rs.41,15,256.00 (Rupees Forty One Lakhs Fifteen Thousand Two Hundred and Fifty Six only) as on 09-09-2026 to have become immediately due and payable by you, the Addressee No.1 and called upon you, the Addressee No.1 to pay to IDBI Bank the said amount. A copy of the said letter is enclosed hereto for your ready reference. The particulars of outstanding amount as on 10-10-2026 are given in Annexure III.

7. In the premises, IDBI Bank has become entitled to and does issue this statutory notice to you under Section 13 (2) of the Act and hereby calls upon you to pay to IDBI Bank at Krishnagiri, within a period of 60 days from the date of this notice, the aforesaid sum aggregating Rs. 41,59,569.00 (Rupees Forty One Lakhs Fifty Nine Thousand Five Hundred and Sixty Nine only) as per Annexure - III, together with further interest thereon with effect from 10-10-2026 to IDBI Bank, at the contractual rates upon the footing of compound interest, until payment/realisation, failing which IDBI Bank, as a secured creditor shall be entitled to enforce its security interest without intervention of the Court or Tribunal, by taking recourse to one or more of the measures under Chapter III of the Act, including (but not limited to) taking over of possession and/or management of the Secured Assets, short particulars whereof are given in Annexure-IB for realising its dues at your own risk as to the costs and consequences thereof.

8. We also invite your attention to provisions of sub section (8) of section 13 of the Act, in accordance of which if the Borrower does not tender the outstanding sum together with all costs, charges and expenses incurred by secured creditor, at any time before the date of publication of notice for public auction or inviting quotation or tender from public or private treaty, the Borrower will not be entitled to redeem the secured assets.

9. Please note that after receipt of this notice, in terms of Section 13(13) of the Act, you shall not transfer by way of sale, lease or otherwise (other than in the ordinary course of your business) any of the Secured Assets described in Annexure-IB hereto, without prior written consent of IDBI Bank. Please note that contravention of the provisions of the Act is an offence punishable under section 29 of the Act.

10. Please further note that this statutory notice is issued without prejudice to all the other rights and remedies available to IDBI Bank in law or in contract or both, in respect of the Financial Assistance.

ANNEXURE- IA
M/s Stone Falls (Prop: Shri SM Senthil Kumar)
Particulars of the Financial Assistance, Amounts Disbursed and Documents Executed

Financial Assistance (Amount Disbursed)		Particulars of the Loan Agreements and Security Documents
MSME Term Loan of Rs.50.00 Lakhs	i)	Loan Agreement dated **06-01-2025**
	ii)	Accepted Sanction Letter Dated **29-01-2025**
	iii)	Demand Promissory Note dated **30-01-2025**
	iv)	Take Delivery Letter to DPN dated **30-01-2025**
	v)	Facility Agreement dated **30-01-2025**
	vi)	Mortgage by deposit of title deeds created by Shri SM Senthil Kumar in respect of its immovable properties situate at Survey No 124/1A1A and 124/1A1A1B admeasuring Ac 1.25 Cents or thereabouts, situate within the Village limits of Jagadevipalayam, Taluka and Registration Sub-District Bargur, District and Registration District Krishnagiri in the State of Tamilnadu.

ANNEXURE – I B
M/s Stone Falls (Prop: Shri SM Senthil Kumar)
Particulars of the Secured Assets intended to be enforced

(A) The Hypothecated Assets - NIL
(B) The Mortgaged Assets
(Assets owned and mortgaged by the Shri SM Senthil Kumar) In Krishnagiri district, Krishnagiri Registration district, Bargur Sub-registration district, Jagadevipalayam Village, Sy.No. 124/1, Dry.Ext.Hec.3.76.0, Asst Rs.12.70, in this New Sub Division Patta No. 878, Sy.No. 124/1A1A, Dry.Ext.Hec.1.01.64, Asst Rs.3.44, New Sub Division No. 124/1A1A1B Dry.Ext.Hec.0.50.58, Asst Rs.1.71 of Land bounded as follows: On the East by: Sy.No. 125/1 and Oni Puramboke. On the West by: Land belongs to Mr. Rajiv and Others. On the South by: Panchayat Road. On the North by: Remaining Land belongs to Mr. Venkatesan. In the midst measuring an extent of Ac 1.25 Cents of land with RCC Industrial Building thereon which was duly approved by the Deputy Director of Town & Country Planning, Krishnagiri vide Application No. SWP/BPA/0068560/2023 dated 23-03-2024 under Approval No. B.P/D.D.T.C.P (K.D) No. 06/2024 dated 23-01-2024 and also approved by the Joint Director of Agriculture vide Letter No. E-1/6189/2023 dated 01-08-2023 along with common way and all easement rights. Together with all and singular the structures and erections thereon, both present and future.

ANNEXURE- II
M/s Stone Falls (Prop: Shri SM Senthil Kumar)
Particulars of the Defaults in repayment of principal and payment of interest etc.

Financial Assistance	Principal Due Date	Amount	Interest Due Date	Amount	Remark
	(1)	(2)	(3)	(4)	
MSME TL	01st of Every Month	52,000.00	01st of Every Month	As per the Outstanding	NIL

ANNEXURE - III
M/s Stone Falls (Prop: Shri SM Senthil Kumar)
PARTICULARS OF THE TOTAL CLAIM
A

Financial Assistance	Principal	Interest	Additional Interest	Further Interest	Total
MSME Term Loan 12006736200000222	40,78,537.97	81,031.03	0.00	0.00	41,59,569.00

B
Particulars of Expenses

1. NIL.
Total NIL.
Grand Total (A+B) 41,59,569.00.

Date: 13.10.2026
Place: Krishnagiri
Authorised Officer
IDBI Bank Ltd.

Piramal Finance

PIRAMAL FINANCE LTD.
(Formerly Piramal Capital and Housing Finance Ltd)
(herein after referred to as PFL/ Secured Creditor) CIN: L64910MH1984PLC032639
Registered Office : Unit No.-601, 6th Floor, Piramal Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai-400070
Branch Office : 171A & 171BLBR Complex, Rajanaidu Road, Sivanandha Colony, Coimbatore-641012

POSSESSION NOTICE
For Immovable Property as per Rule 8-(1) of the Security Interest (Enforcement) Rules, 2002 and Appendix- IV

Whereas, the undersigned being the Authorized Officer of PIRAMAL FINANCE LIMITED. (Formerly Piramal Capital and Housing Finance Ltd) (herein after referred to as PFL/ Secured Creditor) 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)/ 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 Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. 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. 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 Piramal Finance Ltd. (Formerly Piramal Capital & Housing Finance Ltd) (herein after referred to as PFL/ Secured Creditor) for an amount as mentioned herein under with interest thereon.

Sr. No.	Name of the Borrower(s)/ Guarantor(s)/ Loan Code	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1	LC No. HLSA00056159)/ Namakkal Branch), Balasubramani P (Borrower) Ramya Balasubramani (Co-Borrower1)	All the Part & Parcel of Property- PLOT NO. 22, D.NO. 2/526, THOOSUR, S.F.NO. 180/2A1A, Kodikalpudhar Village, Thoosur,panchayat, Erumapatti Union, Namakkal, TN-637002	Dt: 19-06-2026 (₹ 2350608 /- (₹ Twenty-Three Lakh Fifty Thousand Six Hundred Eight Only.	06-11-2026
2	LC No. 03200003090)/ Salem Branch), Rajendran R (Borrower) Palaniammal R (Co-Borrower1)	All the Part & Parcel of Property- Sf No 105 New Sf No 105/77B Patta No 444 Kuruvelampatti Village Rasipuram Tk Rasipuram Namakkal Tamil Nadu :- 637401	Dt: 30-01-2023 (₹ 414746 /- (₹ Four Lakh Fourteen Thousand Seven Hundred Forty-Six Only.	05-11-2026

DATE : 08.11.2026 | PLACE : Tamil Nadu
SD/- (AUTHORISED OFFICER), PIRAMAL FINANCE LIMITED

यूनियन बैंक Union Bank of India

ASSET RECOVERY BRANCH

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
No.168, Second floor, Linghi chetty street, Parrys Corner, Chennai-600001. Ph: 91375 54740
Email: ubin0554740@unionbankofindia.bank.in

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 & 9 of the Security Interest (Enforcement) Rule, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable properties mortgaged / charged to the Secured Creditor, the Symbolic /constructive/ physical of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on **"As is where is", "As is what is" and "Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s).

The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

Name of the Borrower & Guarantor/s: 1. Mrs.G.Dhanalakshmi (Borrower / Mortgagor), W/o.Vijayavendan & 2. Mr.J.Vijayavendan, S/o Jeganathan, Both are residing at: Sri Sai Nivas, 100/2 & 3, 6th Cross Street, Mettankadu Road, VIP City, Rasipuram - 637408. **Also having address at:** M/s.Arshika Agency, 24/2A 1A,9, V. Nagar Road, Rasipuram, Namakkal, TamilNadu- 637408.

Amount due: Rs. 1,74,22,366/- as on 31.10.2026 plus interest thereon, penal interest if any plus costs and expenses

Description of immovable Property : ITEM.NO.1 All that piece and parcel of the land and building situated at Namakkal District, Rasipuram SRD, Rasipuram Taluk, Pattanam Village, Pattanam Town panchayat, 7th Ward, Parameswaran Nagar comprised in S.No.293/7B and other survey plotted into house plots named as "V.I.P CITY PATTANAM" vide Layout approval No.Na.Ka.No.3849/2017, Saema-3 dated 21.03.2018 issued by Deputy Director, Salem Zonal Rural Development in this Plot.No.230 within the following boundaries and measurements:- North of 30ft wide East west Road; South of Plot.No.229 land; East of Plot.No.231 land; West of 30ft wide South-North road; East to West On the North 60 ft; On the South 60 ft; North to South On the East 40 ft; On the West 40 ft; To the extent of 2400 Sq.ft of land. The property comprised in S.No.293/7B as per sub-division S.No.293/7B1. **ITEM.NO.2** All that piece and parcel of the land and building situated at Namakkal District, Rasipuram SRD, Rasipuram Taluk, Pattanam Village, Pattanam Town panchayat, 7th Ward, Parameswaran Nagar comprised in S.No.293/7B, S.No.292/7 and other survey plotted into house plots named as "V.I.P CITY PATTANAM" vide Layout approval No.Na.Ka.No.3849/2017, Saema-3 dated 21.03.2018 issued by Deputy Director, Salem Zonal Rural Development in this Plot.No.231 within the following boundaries and measurements:- North of 30ft wide East west Road; South of Plot.No.228 land; East of Plot.No.232 land; West of Plot.No.230 land; East to West On the North 30 ft; On the South 30 ft; North to South On the East 40 ft; On the West 40 ft;To the extent of 1200 Sq.ft of land. The property comprised in S.No.293/7B as per sub division S.No.293/7B1 and S.No.292/7B. Total extent of Item no 1 and Item no 2 comprises 3600 sqft. As per sub division patta.No.2568 comprised in S.No.292/7B4, S.No.293/7B1B, S.No.293/7B1C. The property is land and building bearing D.Nos.100/2, 100/3, Mottangkadu, Pattanam, Rasipuram with all pathway rights and easementary rights etc. as prescribed in the title deed. This property is owned by Mr. V Vijayavendan, S/o Jeganathan and Mrs. G. Dhanalakshmi w/o Vijayavendan and is freehold property.

RESERVE PRICE ₹ 1,64,00,000/- | EMD ₹ 16,40,000/- | BID INCREMENT ₹ 2,00,000/- | POSSESSION SYMBOLIC

Encumbrance known to secured creditor: Nil
(However intenting bidders are advised to verify the EC and satisfy themselves before submitting bid)

DATE & TIME OF E-AUCTION: 10.12.2026 between 12.00 Noon to 05.00 PM (with 10 min unlimited auto extensions) | **E-Auction website: https://BAANKNET.COM**

Interested bidders for Registration and Login and Bidding Rules visit : **https://BAANKNET.com/ & For queries contact Number: 8291220220 & Email ID: support.BAANKNET@psballiance.com,** For detailed terms and condition of the sale, please refer to the link provided in **https://www.unionbankofindia.bank.in/auction-property/view-auction-property.aspx** and **www.unionbankofindia.bank.in.** For auction related queries e-mail to **ubin0554740@unionbankofindia.bank.in** or Contact: **Union Bank of India , Chennai-Asset Recovery Branch, No.168, 2nd Floor Linghi Chetty Street, Parrys Corner, Chennai 600001. Mob. No. 9137554740.**

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.
This may also be treated as notice u/r 8 & 9 of security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-auction Sale on the above-mentioned date.

Date: 06.11.2026;
Place: CHENNAI
Authorised Officer,
Union Bank of India

NAME CHANGE

I. **DINESH RAJENDHARAN** (DOB : 25.09.1989) Residing at D.No. 1/159, Kundarapalli X Road Village, Ramapuram Post, Krishnagiri Taluk & District, Pincode : 635 115, My Name is **DINESH** and Changed the Surname as **RAJENDIRAN** my Father **RAJENDHARAN** Changed the Name into **RAJENDIRAN** and shall be henceforth known as **DINESH RAJENDIRAN.**

-DINESH RAJENDHARAN

EASTERN RAILWAY

Tender Notice No.: EPD/W/CON/5400/TFP/01/26-27, Dated : 27.10.26. Open e-Tender is invited by Dy. Chief Electrical Engineer (P&D), Eastern Railway, Kanchrapara Workshop, Kanchrapara, North 24 Parganas, West Bengal, PIN-743145 from proven experienced contractor for the following work: **Tender No.: EPD/W/CON/5400/TFP/01/26-27. Name of work and its location :** Rehabilitation of 5400 KVA transformer (copper coil) of electric locomotives, Quantity - 32 nos. **Approx. cost of the work :** ₹ 6,67,05,945. **Cost of Tender Form :** Nil. As per Clause No. 3 of Part 1 under GCC April'2022, e-tender forms shall be issued free of cost to all tenderers. **Address of the office from e-tender initiated :** Office of the Deputy Chief Electrical Engineer/Planning & Development/ Eastern Railway/ Kanchrapara Workshop, PIN-743145. **Bid security amounts is to be deposited through e-payment gateway or bank guarantee bond :** ₹ 13,34,200/- As per Railway Board's L/No. 2022/CE-1/CT/GCC-2022/Policy dated 27.04.2022 (advance correction Slip No. 5 dtd. 20.10.2023) tenderers can submit bid security of said amount as bank guarantee bond also. The original Bank Guarantee should be delivered to Dy. CEE/P&D/Kanchrapara before closing date for submission of bids (i.e. excluding the last date of submission of bid). The format of BG bond has mentioned in GCC-April'2022. Bidders are requested to follow the GCC April'2022 (with amendments) for details information regarding this. **Completion Period of the work :** 24 (twenty four) months. **Bid submission start date :** From 04.11.2026. **Bid submission end date:** Up to 14.45 hrs. on 18.11.2026. **Date and time of Opening of tender :** Tender will be opened on 18.11.2026 at 15.00 hrs. **Website particulars and Notice Board location where complete details of tender can be seen : http://www.ireps.gov.in**

MISC-247/2026-27

Tender Notice is also available at websites : www.er.indianrailways.gov.in / www.ireps.gov.in