

THROUGH COURIER/EMAIL/ RPAD

Ref: S.N/1ST/ UNICOJAN05

Loan A/c: 730547729201

Date: 22-01-2026

To,

SWARNALAKSHMI MURALIDAAR

Residence Address: NO 2 PRIYANKA HOMES BHEL 1ST STREET
MUGALIVAKKAM KANCHIPURAM, KANCHEEPURAM,, 600125, TAMIL NADU

Property Address: S NO 505 5A NEW SUB DIVISION S NO 505 228 FLAT NO S1
SECON FLOOR PADMAVATHI NAGAR MANGADU VILLAGE PALLVARAM TALUK
KANCHEEPURAM DIST 600 122

MURALIDAAR SIVABOOSHANAM

Residence Address: NO 2 PRIYANKA HOMES BHEL 1ST STREET
MUGALIVAKKAM KANCHIPURAM 600125, KANCHEEPURAM,, 600125, TAMIL
NADU

Property Address: S NO 505 5A NEW SUB DIVISION S NO 505 228 FLAT NO S1
SECON FLOOR PADMAVATHI NAGAR MANGADU VILLAGE PALLVARAM TALUK
KANCHEEPURAM DIST 600 122

**Subject: SALE NOTICE OF IMMOVABLE SECURED ASSETS Issued under Rule
8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002**

Ref.: Loan Account No. 730547729201

Dear Sir/ Madam,

The authorized officer of **UNICO Housing Finance Private Limited**. (“*Secured Creditor*”) hereby informs you that despite service of the demand notice dated **23/4/2025** under section 13(2) of the Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 (“*SARFAESI Act*”), you the above named borrowers, co-borrowers/ guarantors have miserably failed to make the payment of the of the demanded amount within 60 days of the said notice, as such, the Constructive possession of the secured asset mentioned in schedule – A, had been taken by the authorized officer of the secured creditor.

The notice is hereby given to you that the secured creditor, shall now proceed to sell the secured asset by adopting any one of the methods mentioned in rule 8(5) of above rules. As such, you all are advised, in your own interest, to obtain sponsors/ valid offers in the prescribed manner

UNICO HOUSING FINANCE PRIVATE LIMITED

Regd Office : The Oval, 8th Floor, No.10 & 12, Venkatanarayana Road, T.Nagar, Chennai - 600017

CIN : U64990TN2023PTC158736 ☎ 044 61117111

✉ info@unicohfc.com 🌐 www.unicohousingfinance.com

for consideration, for the said property or pay the entire outstanding dues with charges levied therein of the secured creditor.

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 publication of this notice, the entire outstanding loan amount together with further interest, penal interest, costs and charges thereon till the date of payment, as per the agreed terms and conditions mentioned in the Loan Agreement and other documents pertaining to the Loan availed by you. After **30 days**, no further notice whatsoever will be given to you and the Secured Asset will be sold accordingly.

THE AUTHORIZED OFFICER OF THE SECURED CREDITOR HEREBY SERVES ON YOU THIS NOTICE OF SALE OF THE SCHEDULED PROPERTY WHICH WILL BE SOLD AFTER **30 DAYS** BY WAY OF ONLINE PUBLIC AUCTION/ E-AUCTION ON **27-02-2026 FROM 02.00 P.M. TO 04.00 P.M** STRICTLY ON “**AS IS WHERE IS**”, “**AS IS WHAT IS**”, “**WHATEVER THERE IS**” AND “**WITHOUT ANY RECOURSE**” BASIS” FOR RECOVERY OF THE SECURED DEBT OF **RS.3696818.23/- (Thirty Six Lakh Ninety Six Thousand Eight Hundred Eighteen Rupees and Twenty Three Paise Only)** due as on **12-01-2026** ALONG WITH FURTHER INTEREST AND OTHER EXPENSES THEREON TILL DATE OF REALIZATION.

The Reserve Price for the Property is **Rs. 4000000/- (FORTY LAKH RUPEES ONLY)**. We hereby inform you that you have absolute right for the redemption of property till the Sale confirmation is issued in favor of the Bidder. You may note that in case the sale proceeds of such sale of the Secured Asset are not sufficient to cover the entire outstanding dues of the secured creditor, then you are all jointly and severally liable to pay the amount of such shortfall to the Secured Creditor.

IN VIEW OF THE AFORESAID, THE AUTHORISED OFFICER OF THE SECURED CREDITOR IS ISSUING THIS NOTICE OF SALE IN COMPLIANCE OF RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

A COPY OF APPENDIX IV-A TO BE PUBLISHED IN TWO LEADING NEWSPAPERS IS ATTACHED HERewith FOR YOUR INFORMATION.

SCHEDULE-A

[Description of the Secured Asset]

All that Piece and parcel of Land and proposed building, Bearing Plot No.55, Comprised in S.No.505/5A, New S.No.505/228, Measuring with to an extent of 320 Sq.ft., of UDS out of 1920 Sq.ft., together with the bearing Flat No.S1, 2nd Floor, 893 Sq.ft., super built up area with one car parking area Situated at "Padmavathi Nagar" vide Regularization Approval No.44/2019/A1, Mangadu "B" Village, Kundrathur Taluk, Kancheepuram District and bounded on the

North by : 20 Feet Road

South by : Plot No.74

East by : Plot No.56

West by : Plot No.54

Measuring East to West on the Northern Side : 30 Feet East to West on the Southern Side : 30 Feet North to South on the Eastern Side : 65 Feet North to South on the Western Side : 63 Feet Situated within the Sub-Registration District of Kundrathur and in the Registration District of South Chennai.

For **UNICO Housing Finance Private Limited**



Authorised Officer

Encl: Appendix IV-A

Appendix IV-A

[See proviso to Rule 8(6)]

E-Auction Sale Notice for sale of Immovable Properties

E-Auction sale notice of **30 days** 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(6) of the Security Interest (Enforcement) Rules, 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 property mortgaged/ charged to the Secured Creditor, the **Constructive possession** of which has been taken by the Authorised Officer of **UNICO Housing Finance Private Limited** [CIN:U64990TN2023PTC158736], the Secured Creditor, will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on **27-02-2026** from **02.00 P.M.** to **04.00 P.M.** (with automated extensions of 5 minutes each in terms of the Tender Document), for **RS. 3696818.23/- (THIRTY SIX LAKH NINETY SIX THOUSAND EIGHT HUNDRED EIGHTEEN RUPEES AND TWENTY THREE PAISE ONLY)** due as on **12-01-2026** against Loan Account No. **730547729201** by way of outstanding principal, arrears (including accrued late charges) and interest till the date of actual payment along with applicable future interest in terms of the loan agreement, due to the Secured Creditor from **SWARNALAKSHMI MURALIDAAR and MURALIDAAR SIVABOOSHANAM.**

The Reserve Price for the auction of the is **Rs. 4000000/- (Forty Lakh Rupees Only).** and the Earnest Money Deposit **Rs.400000 /- (Four Lakh Rupees Only)** i.e. 10% of the Reserve Price, which shall be deposited through **Demand Draft drawn in favour of UNICO Housing Finance Private Limited**”, before submitting the tender online. The successful bidder shall deposit 25% of the Sale Price (less 10% EMD amount paid with the Tender Document to participate in the E-auction) immediately i.e. either on the same day or not later than the next working day. The balance 75% of the Sale Price is required to be deposited within 15 days from the date of confirmation of sale of the immovable property.

SCHEDULE A

[DESCRIPTION OF THE PROPERTY]

All that Piece and parcel of Land and proposed building, Bearing Plot No.55, Comprised in S.No.505/5A, New S.No.505/228, Measuring with to an extent of 320 Sq.ft., of UDS out of 1920 Sq.ft., together with the bearing Flat No. S1, 2nd Floor, 893 Sq.ft., super built up area with one car parking area Situated at “Padmavathi Nagar” vide Regularization

Approval No.44/2019/A1, Mangadu "B" Village, Kundrathur Taluk, Kancheepuram District and bounded on the

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*** Last date of submission of Bid/ EMD/ Request letter for participation is 25.02.2026 till 5 PM.**

**** Bid Increment Amount is allowed in multiples of Rs.10,000/-.**

***** Date of Inspection of Property :- 16.02.2026 and 23.02.2026.**

For detailed terms and conditions of the sale, please refer to the link provided on the website of the Secured Creditor i.e. <https://www.unicohfc.com> and <https://www.auctionfocus.in>

The intending bidders can also contact Mr. Rajesh on his Mobile No. 9994310763.

For any assistance towards e-auction contact Help Line No : 9016641848; Email Id: support@auctionfocus.in

Date:- 22-01-2026

Place: T-Nagar.

AUTHORISED OFFICER


UNICO Housing Finance Private Limited