

THROUGH COURIER/EMAIL/ RPAD

Ref: S.N/1ST/ UNICOJAN02

Loan A/c: 805610504402

Date: 22-01-2026

To,

P LAKSHMI

Residence Address: NO 105 MOORTHI NAGAR STREET PERAMBUR VYASARPADI,CHENNAI,,600039,TAMIL NADU

Property Address: FLAT NO F2 FIRST FLOOR RS NO 74 3 PATTI TS NO 16 BLOCK NO26 MARIYANAYAGARAM 1ST STREET SEMBIAM VILLAGE CHENNAI DISTRICT

G PRAKASH

Residence Address: NO 105 MOORTHI NAGAR STREET PERAMBUR VYASARPADI,CHENNAI,,600039,TAMIL NADU

Property Address: FLAT NO F2 FIRST FLOOR RS NO 74 3 PATTI TS NO 16 BLOCK NO26 MARIYANAYAGARAM 1ST STREET SEMBIAM VILLAGE CHENNAI DISTRICT

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. 805610504402

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 **15/7/2025** 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 RE COURSE**” BASIS” FOR RECOVERY OF THE SECURED DEBT OF **RS.6569237.30/-** (**Sixty Five Lakh Sixty Nine Thousand Two Hundred Thirty Seven Rupees and Thirty 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. 4597000/- (FORTY FIVE LAKH NINETY SEVEN THOUSAND 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 residential flat measuring 821 Square BLOCK B feet or thereabouts bearing Flat F2 First Floor No: 16, Mariyanayagam 1st street, Perambur, Chennai - 600 011 together with its UDS measuring 234 Square feet out of the 1703 Sq.ft in Very Old Door No.6, Mariyanayagam 15: Street, Sembium, Chennai - 600 011 and Total land bounded on the North by Property belongs to Mr. Semen, (T.S.No.28 and 27), South by Property belongs to Mr. Munusamy and Mr. Arokiasamy, (.S.No 15 and 17), East by Property belongs to Mrs. Manikavalliammal, (T.S.No.20), West by Mariyanayagam 1st Street within the above boundaries the land and flat all falls within the Registration District of North Chennai and Sub Registration District of Sembium.

For **UNICO Housing Finance Private Limited**

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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. 6569237.30/- (SIXTY FIVE LAKH SIXTY NINE THOUSAND TWO HUNDRED THIRTY SEVEN RUPEES AND THIRTY PAISE ONLY)** due as on **12-01-2026** against Loan Account No. **805610504402** 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 **P LAKSHMI and G PRAKASH**.

The Reserve Price for the auction of the is **Rs. 4597000/- (Forty Five Lakh Ninety Seven Thousand Rupees Only)**, and the Earnest Money Deposit **Rs.459700 /- (Four Lakh Fifty Nine Thousand Seven Hundred 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 residential flat measuring 821 Square BLOCK B feet or thereabouts bearing Flat F2 First Floor No: 16, Mariyanayagam 1st street, Perambur, Chennai - 600 011 together with its UDS measuring 234 Square feet out of the 1703 Sq.ft in Very Old Dōor No.6, Mariyanayagam 15: Street, Sembium, Chennai - 600 011 and Total land bounded on the North by Property belongs to Mr. Semen, (T.S.No.28 and 27),
South by Property belongs to Mr. Munusamy and Mr. Arokiasamy, (.S.No 15 and 17),
East by Property belongs to Mrs. Manikavalliammal, (T.S.No.20),
West by Mariyanayagam 1st Street

within the above boundaries the land and flat all falls within the Registration District of North Chennai and Sub Registration District of Sembium.

*** 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