isarc

THROUGH COURIER/E-MAIL

Ref. No.: 22529/HHLTVD00407500 **30.07.2026**

To,

1. **GIPSONRAJ LAZAR RANAYBAE**
   CHO WING (BAND SEC), ARTY CENTRE
   HYDERABAD – 500002
   TELANGANA

   ALSO AT:-
   GIPSONRAJ LAZAR RANAYBAE
   JC 18/4586, ROBIN BHAVAN, SUGANTHI LANE
   JAI NAGAR, THIRUVANANTHAPURAM-695006
   KERALA

2. **SUNITHA KUMARI P**
   JC 18/4586, ROBIN BHAVAN, SUGANTHI LANE
   JAI NAGAR, THIRUVANANTHAPURAM-695006
   KERALA

EMAIL ID: - gipsonrajlr@gmail.com

SUB.: NOTICE OF SALE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 IN RELATION TO THE PROPERTY BEING HOUSE NO. VNRA –B-1/A (AS PER DEED AND REVENUE RECORD:- VP - II/276/A), RE. SY. NO. 112/3-1-1-1 AND RE. SY. NO. 112/3-1-3, BLOCK NO. 3, OLD SY. NO. 207/12 A, VILAVOORKKAL VILLAGE, KATTAKADA TALUK, MALAYINKEEZHU, TRIVANDRUM – 695573, KERALA ("*Mortgaged Property*")

Re.: Loan Account No. HHLTVD00407500 with Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Ltd.)

Dear Ma'am/ Sir,

At the very outset, it is stated that Loan Account No. **HHLTVD00407500** with Sammaan Capital Limited ("***SCL***") [formerly known as Indiabulls Housing Finance

Ltd.], originator of financial facility, along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guarantee(s) has been assigned to **India SME Asset Reconstruction Company Limited** ("***Secured Creditor***") acting as a **Trustee of ISARC-2025-2026-5 Trust** *vide* Assignment Agreement dated **26.12.2025**. Thereby, the Secured Creditor has duly taken over the financial facility from SCL and is thus, vested with all powers and entitled to recover its outstanding dues in terms of the Loan Agreement and other related loan document(s) and/ or enforcement of security interest in relation to the Mortgaged Property.

The Authorised Officer of the Secured Creditor hereby informs you that the **physical possession** of the Mortgaged Property has been taken by the Secured Creditor and thereby, the proceedings for selling the Mortgaged Property (more particularly described in the Schedule in Appendix IV-A attached herewith) have already been initiated under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The Authorised Officer of the Secured Creditor hereby serves on you this Notice of Sale regarding the Mortgaged Property being sold by way of online public auction on **09.09.2026** from **05.00 P.M. to 06.00 P.M.** (with unlimited automated extensions of 5 minutes each in terms of the Tender Document) strictly on "as is where is", "as is what is" and "whatever there is" basis, for recovery of **Rs.72,03,824/- (Rupees Seventy Two Lakh Three Thousand Eight Hundred Twenty Four only)** pending towards the captioned Loan Account**,** by way of outstanding principal, arrears (including accrued late charges) and interest till **26.07.2026** with applicable future interest in terms of the Loan Agreements and other related loan document(s) w.e.f. **27.07.2026** along with legal expenses and other charges.

The Reserve Price for the Mortgaged Property will be **Rs.59,00,000/- (Rupees Fifty Nine Lakh only)** and the Earnest Money Deposit ("***EMD***") will be 10% of the Reserve Price i.e. **Rs.5,90,000/- (Rupees Five Lakh Ninety Thousand only)**.

In view of the aforesaid, the Authorised Officer of the Secured Creditor is issuing this Notice of Sale in conformity with Rule 8(6) of the Security Interest

INDIA SME ASSET RECONSTRUCTION COMPANY LIMITED
(Subsidiary of Authum Investment & Infrastructure Limited)
(CIN : U67190MH2008PLC181062)
Registered Office : The Ruby, 11th Floor, North- West Wing, Plot No. 29, Senapati Bapat Marg, Dadar (West), Mumbai – 400 028, Board: +91 22 6838 8100 / 6838 8101, Direct: +91 22 6838 8274, Email: isarc@isarc.in, Website: www.isarc.in

(Enforcement) Rules, 2002.

Yours truly,

AUTHORISED OFFICER
INDIA SME ASSET RECONSTRUCTION COMPANY LIMITED
Trustee of ISARC-2025-2026-3 Trust

Attached: Appendix IV-A

APPENDIX IV-A

Sale Notice for sale of Immovable Property

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(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 to **India SME Asset Reconstruction Company Limited** [CIN:**U67190MH2008PLC181062**] ("***Secured Creditor***"), the **physical possession** of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on "as is where is", "as is what is" and "whatever there is" basis on **09.09.2026** from **05.00 P.M. to 06.00 P.M.**, for recovery of **Rs.72,03,824/- (Rupees Seventy Two Lakh Three Thousand Eight Hundred Twenty Four only)** pending towards Loan Account No. **HHLTVD00407500**, by way of outstanding principal, arrears (including accrued late charges) and interest till **26.07.2026** with applicable future interest in terms of the Loan Agreement and other related loan document(s) w.e.f. **27.07.2026** along with legal expenses and other charges due to the Secured Creditor from **GIPSONRAJ LAZAR RANAYBAE** and **SUNITHA KUMARI P.**

The Loan Account bearing No. **HHLTVD00407500**, along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guarantee(s), including the Immovable Property, has been assigned by Sammaan Capital Limited ("***SCL***") (formerly known as Indiabulls Housing Finance Ltd.) to and in favour of the Secured Creditor acting as a **Trustee of ISARC-2025-2026-5 Trust** *vide* Assignment Agreement dated **26.12.2025.** Thereby, the Secured Creditor has duly taken over the financial facility from SCL and is thus, vested with all powers and entitled to recover its outstanding dues in terms of the Loan Agreement and other related loan document(s) and/ or enforcement of security interest in relation to the Immovable Property.

The Reserve Price for the Immovable Property will be **Rs.59,00,000/- (Rupees Fifty Nine Lakh only)** and the Earnest Money Deposit ("***EMD***") will be **Rs.5,90,000/- (Rupees Five Lakh Ninety Thousand only)** i.e. equivalent to 10% of the Reserve Price.

DESCRIPTION OF THE IMMOVABLE PROPERTY

ALL THAT PIECE AND PARCEL OF LAND HAVING AN EXTENT OF 1.62 ARES MADE UP OF 1.24 ARES IN RE SY NO : 112/3-1-1-1 AND 38 ARES IN RE SY NO:112/3-1-3, BLOCK NO. 3, OLD SY NO 207/12 A, TOGETHER WITH A BUILDING BEARING NO : VNRA –B-1/A (AS PER DEED AND REVENUE RECORD:- VP - II/276/A), SITUATED AT VILAVOORKKAL VILLAGE, KATTAKADA TALUK IN THE SUB REGISTRATION DISTRICT OF MALAYINKEEZHU AND IN THE REGISTRATION DISTRICT OF TRIVANDRUM – 695573, KERALA.

BOUNDARIES AS PER DEED

NORTH	**:**	**PANCHAYATH ROAD**
EAST	**:**	**PROPERTY OF JAYALAKSHMI L**
SOUTH	**:**	**PROPERTY OF VIJAYESH V J AND JAYALAKSHMI L**
WEST	**:**	**PROPERTY OF VIJITHA J**

For detailed terms and conditions of the sale, please refer to the link provided on the website of the Secured Creditor i.e. www.isarc.in; Helpline No: 0124-6910910, +91 7065451024; E-mail id: auctionhelpline@sammaancapital.com

For bidding, log on to www.auctionfocus.in

s/d

AUTHORISED OFFICER

Date: 30.07.2026 **INDIA SME ASSET RECONSTRUCTION COMPANY LIMITED**

Place: TRIVANDRUM