

By Registered AD/Speed Post/Courier/Email

WITHOUT PREJUDICE

Ref. No. AFL/CO/2026-27/Legal/Aug/896

Date: 19/08/2026

Sale Notice

(under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 8 (6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002

To

1. Mr. DESHARAJ SANTHOSH KUMAR (Borrower cum Mortgagor) 8-3-299/D/6, 2nd Floor, Venkatgiri, Yousufguda, Hyderabad, Telangana 500045 Email: kumarsanthosh902@gmail.com m Mobile : 9010007979	2. Mr. DESHARAJ DHANALAXMI (Co-Borrower I) 8-3-299/D/6, 2nd Floor, Venkatgiri, Yousufguda, Hyderabad, Telangana 500045 Email: ghanalaxmidesharaj@gmail.com m Mobile : 8499944443
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Sub:: Sale of Immovable Property on “As is where is And As is what is” basis (under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) along with Rule 8 (6) read with Rule 9(1) of Security Interest (Enforcement) Rules, 2002

Ref: Loan Account No.0456MMA00012359 & 0456MMA00016846

Dear Sir/Madam,

1. That you the abovenamed addressees had availed financial assistance of **Rs. 50,00,000/- (Rupees Fifty Lakh Only) & Rs. 24,00,000/- (Rupees Twenty Four Lakh Only)** from **Axis Finance Limited** (AFL / Secured Creditor) vide Loan Agreement dated **04th January 2024 & 28th November 2024** read with the transaction documents executed in relation thereto, repayment whereof was secured, inter alia, by way of mortgage of the immovable property being as described in **Schedule - I** (hereinafter referred to as the “**Secured Asset**”).
2. That after availing the aforesaid loans you the above named addressees committed defaults in repayments and in view of the continuous defaults and under the relevant applicable guidelines / circulars for asset classification issued by Reserve Bank of India (RBI), your loan account(s) was classified as Non-Performing Asset (“**NPA**”) w.e.f. **03/08/2025**
3. That thereafter, a demand notice dated **01/09/2025** u/s 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI

Regd. Office

Axis Finance Limited, 'Axis House', Ground Floor,
Pandurang Budhkar Marg, Worli, Mumbai - 400 025
Tel : 022-2425 2525 | Fax : 022-4325 3000
Email : info@axisfinance.in | Website : www.axisfinance.in
CIN : U65921MH1995PLC212675



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Act) was duly served on you the addressees but you failed to make the payment of demanded amount i.e. **INR 72,73,980/- (Rupees Seventy Two Lakh Seventy Three Thousand nine Hundred and eighty Only)** (exclusive of TDS Calculation and Pre-Payment Charges, as applicable) **due as on 5th August 2025** within 60 days of the said notice, and as such the secured creditor has taken **Physical Possession** of the Secured Asset on **20/06/2026** in compliance of the provisions of the SARFAESI Act, 2002 and rules framed thereunder. The possession notice in Appendix IV form was published in leading English newspaper and vernacular newspaper on **23/06/2026**, within seven days from the date of taking possession, in compliance of Rule 8(2) of the said Rules.

4. That thereafter, the Authorized Officer has obtained valuation of the Secured Asset from an approved valuer and in consultation with the secured creditor, has fixed the reserve price of the Secured Asset at **Rs.78,24,600/- (Rupees Seventy Eight Lakhs Twenty Four Thousand Six Hundred only)** more particularly described in **Schedule II**.
5. That accordingly, the secured creditor has decided that the Secured Asset may be put to sale under Rule 8(5)(c) of the said Rules, by holding a public auction through E-auction mode on **08/09/2026**.
6. That the date for inspection of the said property is fixed on or before **24/08/2026**. The Earnest Money Deposit of **Rs.7,82,460/- (Rupees Seven Lakhs Eighty Two Thousand Four Hundred only)** shall be remitted by RTGS / NEFT to Beneficiary Account No. 919020036409265, Beneficiary Name – AXIS FINANCE LIMITED – SARFAESI SALE PROCEEDS, Bank Name- Axis Bank Ltd, Branch- Ranande Road, Dadar West, Mumbai, IFSC- UTIB0002273, Type of Account- Current or by Demand Draft / Pay Order drawn in favour of **“Axis Finance Limited”** payable at Mumbai, and the duly completed bid documents together with KYC shall be submitted on the e-auction portal on or before **07/09/2026**.
7. That this sale notice of 15 days, at pre-sale stage, is being given to you the addressees in compliance of Rule 8(6) read with Rule 9(1) of Security Interest (Enforcement) Rules, 2002 and you are hereby informed and notified that the aforesaid Secured Asset shall be put to sale, by holding public auction through e-auction mode on “As is where is”, “As is what is”, “Whatever there is” and “Without recourse” basis after 15 clear days on **08/09/2026**.
8. Please take notice that the secured assets mortgaged to Axis Finance Limited shall be sold by public e-auction on **08/09/2026** through **<https://sarfaesi.auctiontiger.net//EPROC/>** between 11.00 am to 12.00 noon. For further details please refer to the notice published in the newspapers and at websites: **<https://sarfaesi.auctiontiger.net/EPROC>** and **www.axisfinance.com**.



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9. That the attention of you the above named addressees is also invited to provisions of sub-section (8) of Section 13 (as amended w.e.f. 01.09.2016) of SARFAESI Act, 2002 in respect of time available, to redeem the Secured Asset. In case you are desirous of exercising your rights under the said provision, you are hereby called upon to pay a sum of Rs.82,73,396 /- (Rupees Eighty Two Lakhs Seventy Three Thousand Three Hundred Ninety Six Only) due as on 18/08/2026, together with further interest thereon at the contractual rate and all costs, charges and expenses incurred by the secured creditor, on or before 07/09/2026.



Yours truly,

For Axis Finance Limited

Authorized Officer

SCHEDULE - I

Description of Immovable Secured Asset

All that part and parcel of entire 2nd Floor of Residential House bearing Municipal No.8-3- 229/D/6 (PTI no 1195500864), admeasuring 1124.25 Sq. ft & common area 163.75 Sq.ft includes common stair case and lift, total plinth area admeasuring 1288 Sq.ft, along with car parking area 110 Sq.ft, together with proportionate undivided share of land admeasuring 29.6 Sq.yds, out of total land admeasuring 148 Sq. Yards equivalent to 123.72 Sq.mtrs in Survey Nos.403, 120/4, 120/5, 120/6, T.S.No.3, Block B, Ward no 9, situated at Shaikpet Village, Shaikpet Mandal , Venkatagiri, Hyderabad and bounded by:

BOUNDARIES OF LAND:

North: 30'-0" Wide road

South: 20'-0" Wide road

East: Premises No 8-3-229/D / 7 / A

West: Premises No 8-3-229/D / 5 / A

BOUNDARIES OF SECOND FLOOR:

North: Corridor, Staircase & Lift

South: Open to Sky

East: Open to Sky

West: Open to Sky

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SCHEDULE - II
DETAILS OF E-AUCTION
FOR PROPERTY DESCRIBED IN ITEM no 1

Description of Property /s	As per SCHEDULE - I
Date & Time of e-Auction	On: 08.09.2026 Time: From: 11.00 am to: 12.00 noon with unlimited extensions of 5 minutes each
Date & Time for Bid Submission	On: 07.09.2026 Before: 4:00 pm
Reserve Price: Rs.78,24,600/- (Rupees Seventy Eight Lakhs Twenty Four Thousand Six Hundred only) * Price below which the Flat /property/s will not be sold	
Earnest Money Deposit (10% of RP): Rs.7,82,460/- (Rupees Seven Lakhs Eighty Two Thousand Four Hundred only)	
Bid Increment Amount: Rs. 50,000/- (Rupees Fifty Thousand Only)	
Contact Person Details & Mob. Nos.: Mr. Srinivas R Mob: 8106160151 Mr. Ayan Bhattacharya :Mob: 9811710558	

Date:19/08/2026
Place: Hyderabad



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