



IN THE COURT OF CHIEF JUDICIAL MAGISTRATE AT TIRUPPUR

Present: Tmt. P.Mohanavalli, B.A., M.L.,

Chief Judicial Magistrate, Tiruppur,

Tuesday, the 11th day of August 2026

Crl.M.P. No.2048/2026

CNR.No.TNT11A0050082026

REPCO Home Finance Bank,
Through its authorized officer
Mr.Satish.K

...Petitioner

-Vs-

- 1.Mr.Muhamadali A-Borrower
- 2.Mrs.Azma A-Co Borrower I
- 3.Mr.Ahmadali M Co-Borrower II
- 4.Mr.Mohamad Anif Co-Borrower III
- 5.Mrs.Sheyathaj M Co-Borrower IV
- 6.Mr.Ramesh D-Guarantor

...Respondents

This petition was taken to file on 22.05.2026. Advocate **Mrs.J.Vanaja** has appeared for the petitioner. Upon considering the facts narrated in the petition and after perusing the documents filed along with the petition this Court, after satisfying that the conditions prescribed in section 14 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 are complied with, delivered the following :

ORDER

01. This application under section 14 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 is filed by the petitioner's duly authorized officer (**Doc No.1**), seeking the appointment of Advocate



Commissioner to take actual possession of the petition mentioned property/secured assets.

02. The following facts are enumerated after considering the petition filed by the petitioner.

(i) Repco Home Finance Bank, the petitioner is represented through its Authorized Officer Mr. Satish, having its Branch office at No.33 North Usman Road, T.Nagar, Chennai-600 017 is a finance company and is a secured creditor under the SARFAESI Act.

(ii) According to the petitioner, the petitioner finance company sanctioned Loan for a sum of **Rs.49,15,739/-** to the respondents. The respondents have a simple mortgage by depositing of title deeds of the petition mentioned property (**Doc. No.5**) in favour of the petitioner.

(iii) The respondents, who availed the above-said loans did not repay the sale promptly as agreed and committed default in payment. Hence, the petitioner bank had notified the account of the respondents as NPA on 29.07.2025.

(iv) Furthermore, the petitioner bank issued a demand notice on 22.08.2025 (**Doc. No.6**) under section 13(2) of the SARFAESI Act demanding the respondents to repay the outstanding loan by giving 60 day's time. Even after service of the notices, the respondents not chosen to send any objection or come forward to repay the outstanding loan. The petitioner bank therefore, issued possession notice under section 13(4) of the SARFAESI Act on 14.01.2026 (**Doc. No.8**) and the same was published in English Newspaper namely in "The Times of India" and the Tamil Newspaper namely in "The Hindu Tamil" on 20.01.2026 (**Doc. No.11**).



(v) Hence, this petition is filed by the petitioner's authorised officer for getting assistance from this Court. Since the petitioner, who took symbolic possession of the petition mentioned property/secured assets could not take actual possession from the respondents.

(vi) The petitioner also declared that the property is not in possession of any lessee under any valid lease and the same is also confirmed from the encumbrance certificate(**Doc. No.13**). As on 21.02.2026 the respondents to the petitioner a sum of total amount **Rs.53,02,534/-**.

03. On perusal of the records and the arguments put forth by the learned counsel for the petitioner, this court is of considered opinion that the affidavit of authorised officer of the petitioner and documents filed along with the petition are to be accepted. This court has ascertained that limitations and procedures prescribed by the above-said Acts (**Section 13 of SARFAESI ACT and Rules 03 and 08 of The security interest (enforcement) Rules 2002**) have been duly followed by the petitioner and that the petition mentioned properties are within the territorial jurisdiction of this Court. In the interest of justice, the court deems fit and proper to provide necessary assistance to the petitioner to take possession of the secured assets.

RESULT

04. As a result, this petition is allowed. Advocate **Mrs.R.Sumathi, M.s.No.6854/2022**, appoint as Advocate commissioner. She is Directed.

1. To inspect the petition mentioned property.
2. Take inventories.
3. Take physical possession and immediately hand over to the petitioner/secured creditor and
4. If necessary take assistance of concerned Revenue Officials and the police in executing the warrant.



5. To break open the door if locked.

The Court Commissioner's remuneration is fixed at Rs.20,000/- and the Petitioner should pay the Advocate Commissioner fee within two days of receiving of the order. The court Commissioner report must be submitted within 40 days after handing over the possession. With the above-said directions and observations, this petition is closed.

Given under my hand and the seal of this court, this the 11th day of August 2026.

**CHIEF JUDICIAL MAGISTRATE,
TIRUPPUR.**

SCHEDULE I
DESCRIPTION OF PROPERTY

Tiruppur Registration District - Thottipalayam Sub Registration District - Tiruppur Taluk Thottipalayam Village, in SF No.371 Part, SF No.372,, SF No.373 and SF No.374/1A had been converted into house sites, and named as "Sornapuri Gardens" vide Approval No.DTCP.1272/1993 and as per approved layout Plan

South North Western Part of Site No.68 in SF No.373 is Within the following boundaries

East of Site No.69,

West of South North Eastern part of Site No.68,

South of Site No.75 and

North of 30 Feet wide East West Layout Road,

in this middle :

East-to West on Both Sides 20 Feet,

South to North on Both Sides 60 Feet



thus totally 1200 Sq Ft, Vacant House Site Fully, with RCC house constructed thereon, the house bearing Door No.213/23A, Tax Assessment No.032/016/902326, Water Tap Connection No.032/016/900468, EB Service Connection and all other appurtenant attached with the house, with right to walk and drive vehicles on layout roads to reach the property includes. The above said layout is presently situated in SF No 373/1A1A1 at Thottipalayam Village.

LIST OF DOCUMENTS

S.No.	Date	Description	Nature
1.	27.10.2025	Letter of Authentication	Xerox
2.	27.08.2023	Loan Sanction Letter	Xerox
3.	28.08.2023	Loan agreements	Xerox
4.	13.07.2005	Sale Deed Doc No.1329/2005	Xerox
5.	11.10.2023	Memorandum of Deposit of Title Deed Doc.No.5739/2023	Xerox
6.	22.08.2025	Demand Notice u/s.13(2) SARFAESI Act	Xerox
7.	02.09.2025 30.09.2025	Demand Notice Ack card and Return Covers	Xerox
8.	14.01.2026	Possession Notice u/s.13(4) SARFAESI Act	Xerox
9.	17.01.2026 21.01.2026 22.01.2026 29.01.2026	Possession Notice Track Consignment	Xerox
10.	20.01.2026	Demand Notice of Paper publications in English and Tamil	Xerox
11.	04.11.2025	Possession Notice of Paper Publications in English and Tamil	Xerox
12.	21.02.2026	Account Statements	Xerox
13.	14.05.2026	Encumbrance Certificate	Xerox
14.	10.11.2003	Gazetter Publication	Xerox
15.	19.01.2026	Photo copy	Xerox

**CHIEF JUDICIAL MAGISTRATE,
TIRUPPUR.**



Copy to

Mrs.R.Sumathi, **M.s.No.6854/2022,** Mobile No.9488877783,
tamilsumathi2011@gmail.com, Advocate Commissioner, Tiruppur.