

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Name of the Branch	Trichy Main(0457)																
Name of the Account	Mr. RANGARAJAN V																
Name & addresses of the Borrower / Guarantors account	<u>Borrower/Martgagor:</u> 1. Mr.Rangarajan S/o Varadharajan No.130, North Uthara Street, Srirangam, Trichy-620006 <u>Borrower/Martgagor:</u> 2. Mr.Rangarajan S/o Varadharajan Flat No: G4, Ground Floor Manimuktha Block Ennai Village, Illupur Taluk, Pudhukottai District - 622102																
Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies))	All that Piece and Parcel of House and Plot situated in Ennai Village of an aggregate area admeasuring 56,800 Sq.Ft bearing the following Survey Nos <table><tr><th>S.No</th><th>Plot no</th><th>Survey No's</th><th>Area in Sq.Ft</th></tr><tr><td>1</td><td>339</td><td>2/1</td><td>1580</td></tr><tr><td>2</td><td>340</td><td>2/1</td><td>2400</td></tr><tr><td>3</td><td>341</td><td>2/1</td><td>2400</td></tr></table>	S.No	Plot no	Survey No's	Area in Sq.Ft	1	339	2/1	1580	2	340	2/1	2400	3	341	2/1	2400
S.No	Plot no	Survey No's	Area in Sq.Ft														
1	339	2/1	1580														
2	340	2/1	2400														
3	341	2/1	2400														



4	342	2/1	2400
5	343	2/1 & 2/3	2400
6	344	2/3	2400
7	345	2/3	2400
8	346	2/3	2400
9	347	2/3 & 1/9	2400
10	348	2/3, 1/9 & 3/1	2400
11	349	1/9 & 3/1	2400
12	350	1/8 & 3/1	2400
13	351	1/8 & 1/9	2400
14	352	1/9	2400
15	353	1/9	2400
16	354	1/9 & 2/3	2400
17	355	2/3	2400
18	356	2/3	2400
19	357	2/3	2400
20	358	2/1 & 2/3	2400
21	359	2/1	2400
22	360	2/1	2400
23	361	2/1	2400
24	362	2/1 & 1/5	2420
Overall Site			56800

Area

Bounded by:

North by: Land bearing the Survey No:1/10

South by: Raghavan Salai 40 Ft Road

East by: Swamy Vivekananda Salai 30Ft Road

West by: Subbulaxmi Salai 40 Ft Road

Plot No.339 to 362 described above, comprising of an aggregate undivided area of 56700 Sq.Ft (after deduction of Splay) are regrouped to form the PROPOSED BLOCKS. Their respective Old Plot Nos and area in Sq.Ft are indicated below:

S.No	Name of the Proposed Block	Situated in Plot Nos	Area in Sq.Ft
1	KABINI	364 Part, 347 Part, 354 Part & 355 Pt, 353	3537.64



		Pt, 339 Part, 362 Part & 348 Part	
2	KALLAR	355 Part & 356 Part, 339 Part, 362 Part & 354 Part	3102.69
3	KAVERI	345 Part, 346 Part & 347 Pt, 339 Part & 362 Part	3102.77
4	KAMANDAL	344 Part, 345 Part, 356 Part, 339 Part, 362 Part, 355 Part, 346 Part & 357 Part	3537.64
5	KEDILAM	356 Part, 357 Part, 339 Part, 362 Part & 358 Part	3102.79
6	KUNDHA	343 Part, 344 Part, 339 Part, 362 Part, &345 Part	3102.76
7	MALATTAR	342 Part, 343 Part, 358 Part, 339 Part, 362 Part, 357 Part, 344 Part & 359 Part	3537.79
8	KUDAMURUTTI	341 Part, 342 Part,	3102.97



		339 Part, 362 Part & 343 Part	
9	KOLLIDAM	358 Part, 359 Part,339 Part, 362 Part & 360 Part	3102.97
10	MANIMUKTHA	340 Part, 341 Part, 360 Part, 339 Part, 362 Part, 359 Part, 342 Part & 361 Part	3537.77
11	MAYURA	339 Part, 362 Part & 340 Part	3103.44
12	MANIMUTHAR	361 Part, 339 Part & 362 Part	3104.06
13	VAIGAI	351 Part, 339 Part, 362 Part &352 Part	3102.87
14	VENNARU	350 Part, 339Part, 362 Part & 349 Part	3103.01
15	VASISTA	352 Part, 349 Part , 348 Part, 339 Part, 362 Part, 351 Part, 350 Part & 353 Part	3537.61
16	THENPENNAI	348 Part, 347 Part, 339 Part,	3103.12



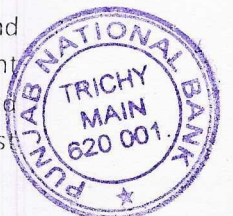
		362 Part & 349 Part	
17	THAMIRAPARANI	352 Part, 353, 339 Part, 362 Part & 354 Part	3102.69
	RETAINED AREA		1775.76
Undivided Share of land in MANIMUKTHA BLOCK, Flat No. G4 comprising of an area of 301.32 Sq.Ft out an area of 3537.77 Sq.Ft and situated in Plot No.340 Part, 341 Part, 360 Part, 339 Part, 362 Part, 359 Part, 342 Part & 361 Part situated in Survey No.2/1 Punja Hectare 0.38.0 Ares, Acres 0.94 Cents, in Survey No.1/5 Punja Hectare 4.88.0 Ares, Acres 12.05 Cents, and other details are as described above.			
Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002	18.02.2025		
Outstanding Amount as on 31.01.2026	Rs.4,89,083.00/- (Rupees Four Lakh Eighty Nine Thousand and Eight Three only) as on 31.01.2026, plus further interest, costs and other charges thereon from 01.02.2026.		
Possession Date u/s 13(4) of SARFAESI ACT 2002	29.08.2025		
Nature of Possession Symbolic/Physical/Constructive	Symbolic		
Reserve Price	Rs.5,70,000./- (Rupees Five Lakh Seventy Thousand only)		
Earnest Money Deposit (EMD) (last date of deposit of EMD)	Rs 57,000/-(Rupees Fifty Seven Thousand only) EMD Last Date: On or before commencement of E-Auction.		
Bid Increase amount	Rs 50,000/- (Rupees Fifty Thousand only)		
Date / Time of E-auction	27.03.2026 / 10.00 AM to 04.00 PM		
Details of encumbrances known to the Secured Creditor	NIL		



TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The auction sale will be "online through e-auction" portal <https://www.BAANKNET.COM>
2. The intending Bidders/ Purchasers are requested to register on portal (<https://BAANKNET.COM>) using their email-id and mobile number. The process of e-KYC is to be done through Digilocker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-Wallet. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
4. Platform (<https://www.BAANKNET.COM>) for e-Auction will be provided by e Auction service provider M/s. **PSB Alliance Pvt. Ltd.** having its Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai- 400037 (Helpdesk Number +91 8291220220, Email: support.BAANKNET@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.BAANKNET.COM>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portal.
(1) <https://www.BAANKNET.COM>
(2) www.pnb.bank.in
6. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-auction portal <https://www.BAANKNET.COM>.
7. Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
8. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of increment amount mentioned. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.



9. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
10. In case of any difficulty or need of assistance before or during e-Auction process, bidder may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the BAANKNET portal
11. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).
12. The secured asset will not be sold below the reserve price.
13. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favor of **"The Authorized Officer, Punjab National Bank, "Mr. RANGARAJAN V" payable at BO:Trichy Main.** In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.
15. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
16. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.
17. **The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and WHATEVER THERE IS BASIS".**
18. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.



19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the *dealing* official as per the details provide.
20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc., shall have to be borne by the purchaser
21. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
22. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.
23. It is open to the Bank to appoint a representative and make self bid and participate in the auction.

For detailed term and conditions of the sale, please refer <https://BAANKNET.COM> & www.pnb.bank.in.

Date: TRICHY

Place: 20.02.2026



AUTHORIZED OFFICER

PUNJAB NATIONAL BANK

SECURED CREDITOR