ARMB,PNB Tower, Ground floor,No 46-49 Royapettah, Chennai-600014
9789922002,9392387502, email:cs3612@pnb.bank.in;

## SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

## PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES ON 26.05.2026 between 11.00 AM to 4.00 PM

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 provision to Rule 8 & 9 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 Authorized 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.

**Details of the encumbrances known to the secured Creditors-Not known**
**SCHEDULE OF THE SECURED ASSETS**

| S. No | Name of the Branch & Account<br>Name & addresses of the Borrower/ Guarantors | Description of the Immovable Properties mortgaged/ owner's Name(mortgagers of property(ies) | A) Dt. of Demand Notice u/s 13(2) of SARFAESI Act 2002<br>B) Outstanding Amount<br>C)possession Date U/s 13(4) of SARFAESI Act 2002<br>D) Nature of possession /physical/Constructive | Reserve Price<br>EMD<br>Bid Increase Amount |
|---|---|---|---|---|
| 1. | **BO: Arumbakkam (792400) (now parked with ARMB, Chennai)**<br>**Name:S Suresh Pandian A/C 792400NC00000391**<br><br>**Mr Suresh pandian S/o Mr Soundarapandian**<br>5140 LIG 2, TNHB,ayiswaryam mahal,ayapakkam,Thiruvallur Tamil Nadu-600077<br><br>**Mr S Suresh pandian** S/o Mr Soundarapandian Flat No 204 2nd floor,tower 1 The village sreenidhi phoenix, Old Mahabalipuram road rajiv gandhi salai, kalavakkam village chengalpattu taluk,kancheepuram district Tamil Nadu-603110.<br><br>**Mr S Suresh Pandian S/o Mr Soundarapandian No 76, 2nd street, Vivekanand nagar ayyappakkam annanur,Thiruvallur Tamil Nadu-600077**<br><br>**Property ID PUNB4WF59848327** | **Property Belong to S Suresh Pandian**<br><br>**SCHEDULE-A**<br><br>All that land total measuring acres.35.7483 cents comprised in survey Nos225/3B,226/1C,227,229/1A,241/2B3B,247/6A,247/7B,247/8,247/10,248/1,248/2,248/3,248/4,248/5,248/6,248/7,248/8,Old survey no 8 new No 8/8 and Old Survey No 8 New Survey no 8/9(Part), Old Survey No 8 new Survey No 8/10(part) and New survey no 258/4(part) and 199/2(part) new survey No 258/3,new survey No 258/3,new Survey No 258/13,Old Survey no 199/2 new survey No 258/14of kalavakkam village,Chengalpattu taluk, Kancheepuram district, Tamil Nadu and bounded as follows:-<br>North By- Survey No 223,241(P) and 231(P) and village Road<br>South By- Survey No 229/2 and 228<br>East By- Survey No 241(Part)<br>West By- Old Mahabalipuram Road | 06.09.2025<br><br>Rs.97,84,832.07/- as on 31.03.2026 plus further interest and other charges from 01.04.2026(less recovery if any)<br><br>13.11.2025<br><br>**Symbolic** | Rs. 72,20,000/-<br><br>Rs. 7,22,000/-<br><br>Rs. 1,00,000/- |

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| | | Situated within the registration district of Chengalpattu and sub registration district of tiruporur.<br><br>SCHEDULE-B<br><br>Undivided share, right, title, interest and ownership in the land in Schedule B property admeasuring 562.65 sq.ft of share in the land in schedule B property.Residential apartment bearing No 204 in second floor of tower 1 in the project with 1705 Sq.ft and one no of car parking area space in the basement/still/level.<br><br>**Latitude Longitudes Coordinates:**<br><br>**80.12.70.7,12.44.21.6** | | |

**TERMS AND CONDITIONS OF E-AUCTION SALE**

1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.
The auction sale will be “online through e-auction” portal https://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 eKYC is to be done through Digi locker. 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://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 Id: 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://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/ web page portal.https://baanknet.com www.pnbindia.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://baanknet.com).

7. **Bidder’s e-Wallet should have sufficient balance (>=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. **10 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 **10 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 ebkray 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 **NEFT/RTGS to ARMB PUNJAB NATIONAL BANK Ac/No 361200317118A (IFSC: PUNB0361200), R.H ROAD Chennai Branch**. 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. It shall be the responsibility of the successful bidder to remit the 1% of TDS in Favour of Mortgagors as applicable u/s 194-IA of the Income Tax act 1961 within stipulated time i.e 15 days from the date of auction if the bid amount is Rs.50.00 lakhs and above. The purchaser has to produce the proof of having deposited TDS.**

16. 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.

17. 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.

18. **The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".**

19. 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.

20. 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.

21. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.

22. 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.

23. 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.

24. 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.pnbindia.in.

Date: 04.05.2026
Place: Chennai

Authorized Officer
Punjab National Bank
Secured Creditor

**STATUTORY SALE NOTICE UNDER RULE 8 & 9 OF THE SARFAESI ACT, 2002.**