Indian Overseas Bank

PERAMBALUR BRANCH

Address: *70 / 14, ATTUR MAIN ROAD, PERAMBALUR District, TAMILNADU - 621212*

Phone No: 8925951294 & Email id: *iob1294@iob.bank.in*

Date: 06/05/2026

To,

Borrower/ Mortgagor(s)/ Guarantor

Mr. ANTREWS D (S/O Devanandam) No. 9B/11, Joseph Eye Hospital Compound, Venkatesapuram, Perambalur - 621212
Mrs. S. Glory (W/O Mr. Solomon Raj) No. 3/24B, Santhiagapar Kovil Street, Koogur Village, Therukoohur, Lalgudi, Trichy.

Dear Sir,

SALE NOTICE OF IMMOVABLE SECURED ASSETS
Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.

2. Please refer to the possession notice dated **07/11/2023** issued to you regarding taking possession of the secured assets at more fully described in the schedule below and the publication of the said possession notice in **THE HINDU (English) on 14/11/2023 & DAILYTHANTHI (Tamil) (daily) on 14/11/2023** by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and the Rules there under.

3. You the above named borrowers / mortgagors / guarantors have failed to pay the dues in full save and except payments amounting to **Rs. 68,830.10** after issuance of demand notice dated **12/06/2023.** Hence it is proposed to sell the secured assets mentioned in the Schedule below on "as is where is"

INDIAN OVERSEAS BANK PERAMBALUR

and "as it is what is" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.

4. After appropriating the aforesaid repayments, the dues in the loan account as on **04/05/2026** is **Rs. 10,17,470.07 (Rupees Ten Lakh Seventeen Thousand Four Hundred Seventy and Seven Paise only).** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

5. We hereby give you notice of **15** days that the below mentioned secured assets shall be sold by the undersigned on **26/05/2026** between **11.00 AM and 03.00 PM** with auto extension of **10** minutes through e-auction using **https://BAANKNET.com/** (Web portal).

6. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc is enclosed for your ready information. Please also be advised that the said sale notice will also be published in English newspaper (daily) and Tamil newspaper (daily) shortly. A copy of the proposed paper publication is also enclosed.

S. No.	Particulars of securities	Reserve Price	EMD
1.	All the part and parcel in a land measuring 2119.50 SQFT situated at Lalgudi taluk, in Edangimangalam village, K.N.Nehru Nagar, Plot No.1 sf no. 303/3B owned by Mrs. S Glory W/o Mr. Solomon Raj **Boundaries**: North of : Sindhika Trust Building South of : 15" wide eastwest road East of : plot no 2 West of : palanisamy plot	Rs. 6,10,000/-	Rs. 61,000/-

Yours faithfully

Jayant Gopal Lonjin

Authorized Officer
Indian Overseas Bank

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Enclosures:
1. E-auction notice containing terms and conditions
2. Proposed paper publication of E-auction notice

Indian Overseas Bank

***PERAMBALUR* BRANCH**

Address: *70 / 14, ATTUR MAIN ROAD, PERAMBALUR District, TAMILNADU - 621212*

Phone No: 8925951294 & Email id: *iob1294@iob.bank.in*

Date: 06/05/2026

E-AUCTION SALE NOTICE

SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE BANK UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 (6) and 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Whereas **Mr. ANTREWS D (S/O Devanandam)** & **Mrs. S. Glory (W/O Mr. Solomon Raj)** has borrowed monies from Indian Overseas Bank against the mortgage of immovable properties more fully described in the schedule hereunder and upon classification of the account as NPA, the Bank has issued a demand notice under Section 13 (2) of the SARFAESI Act, 2002 (Act) on **12/06/2023** calling upon the borrowers/ guarantors/ mortgagors **Mr. ANTREWS D (S/O Devanandam)** and **Mrs. S. Glory (W/O Mr. Solomon Raj)** to pay the amount due to the Bank, being are **Rs. 8,12,080/- (Rupees Eight Lakh Twelve Thousand and Eighty only)** as on **12/06/2023.** payable together with further interest at contractual rates and rests along with costs, charges etc., till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrowers, mortgagors, guarantors having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken possession of the secured assets more fully described in the schedule hereunder on **07/11/2023** under Section 13 (4) of the Act with the right to sell the same in **"As is where is" and "As is what is"** basis under Section13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the bank as on the date of taking possession was intimated as **Rs. 8,30,727/- (Rupees Eight Lakh Thirty Thousand Seven Hundred Twenty-Seven only)** as on **07/11/2023** payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.

The dues of the borrower as on **04/05/2026** works out to **Rs. 10,17,470.07 (Rupees Ten Lakh Seventeen Thousand Four Hundred Seventy and Seven Paise only)** after reckoning repayments of **Rs. 68,830.10,** subsequent to the Bank issuing demand notice.

The undersigned in exercise of the powers conferred under Sec 13(4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned properties.

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S. No.	Schedule of Secured Assets
1.	All the part and parcel in a land measuring 2119.50 SQFT situated at Lalgudi taluk, in Edangimangalam village, K.N.Nehru Nagar, Plot No.1 sf no. 303/3B owned by Mrs. S Glory W/o Mr. Solomon Raj Boundaries: North of : Sindhika Trust Building South of : 15" wide eastwest road East of : plot no 2 West of : palanisamy plot **Reserve Price: Rs. 6,10,000/-** **EMD: Rs. 61,000/-**

Date and time of e-auction	**26/05/2026** between **11.00 AM**. to **03.00 PM**. with auto extension of **10** minutes each till sale is completed.
EMD Remittance	As mentioned in terms & conditions below
Bid Multiplier	**Rs. 25,000/-**
Inspection of Property	From **07/05/2026** to **25/05/2026** between **11:00** AM to **04:00** PM
Submission of online application for bid with EMD	**07/05/2026** onwards
Last date for submission of online application for BID with EMD	**25/05/2026** up to **05:00** PM
Known Encumbrance if any	**NIL**
*Outstanding dues Rs..... of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.)	Not Known

* Bank's Dues have priority over the Statutory dues.

For detailed terms and conditions of the sale, please refer to the service providers link **https://BAANKNET.com/.**

Place: PERAMBALUR
Date: 06/05/2026

Joyant Gopal

Authorised Officer
Indian Overseas Bank

This may also be treated as a Notice under Rule 8(6) and 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above mentioned date. The proposed auction being e-auction under the relevant provisions.

Terms & Conditions

1. The property will be sold by e-auction through the service provider https://BAANKNET.com/ under the supervision of the of the Authorized Officer of the Bank.

2. The intending Bidders /Purchasers are requested to register on portal https://BAANKNET.com/**eauction-psb/bidder-registration** using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet account before **5.00 PM on 25/05/2026** Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through Net Banking/NEFT/RTGS mode in **https://BAANKNET.com/.**

4. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.

5. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from **https://BAANKNET.com/.**

6. The submission of online application for bid with EMD shall start from **07/05/2026.**

7. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

8. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of 240 Minutes with auto extension time of 10 minutes each till the sale is concluded.

9. 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 minimum increase in the bid amount must be of **Rs 25,000/-** to the last higher bid of the bidders. 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.

10. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of **"SARFAESI SALE PARKING ACCOUNT" to the credit of Account Number 12940113035001, Indian Overseas Bank, PERAMBALUR Branch, 70 / 14, ATTUR MAIN ROAD, PERAMBALUR District, TAMILNADU - 621212.**

11. **Phone: 8925951294 Branch Code: 1294 IFSC Code : IOBA0001294.**

12. The balance amount of sale price shall be paid within 15 days from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result

INDIAN OVERSEAS BANK PERAMBALUR

in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.

13. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.

14. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

15. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.

16. The property is being sold on **"As is where is", "As is what is" and "Whatever there is"** basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.

17. As regards the statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.

18. Sale is subject to confirmation by the secured creditor Bank.

19. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

20. *In compliance with Section 194 IA of the Income Tax Act, 1961 income tax @ 1.00 % on the Reserve Price shall be deducted and paid under the PAN of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1.00 % income tax on the bid multiplier amount and the bank shall not take any responsibility for the same.

21. *In case of any sale/transfer of immovable property of Rupees Fifty lakhs and above, the transferee has to pay an amount equal to 1.00 % of the consideration as Income Tax.

22. For verification about the title documents and inspection thereof, the intending bidders may contact **Indian Overseas Bank, PERAMBALUR Branch, 70 / 14, ATTUR MAIN ROAD, PERAMBALUR District, TAMILNADU - 621212** Phone: **8925951294** during office hours till **25/05/2026**.

23. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistant is required before or during e-auction process, the bidder may contact authorized representative of e-auction service provider (https://BAANKNET.com/), details of which are available on the e-Auction portal.

24. Once the e-Auction is closed, successful bidder shall be informed by the above referred service provider through SMS/e-mail in the mobile number/e-mail registered with the service provider. However, the sale is subject to confirmation by the secured creditor.

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25. Platform (https://BAANKNET.com/) for e-auction will be provided by service provider PSB Alliance BAANKNET Portal having Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400 037 (contact Phone Numbers +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/.**

Jayant Gopal Bij

Place: PERAMBALUR

Authorised Officer

Date: 06/05/2026

Indian Overseas Bank

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Phone No: 8925951294 & Email id: *iob1294@iob.bank.in*)

Date: 06/05/2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

[Under Provision to Rule 8(6) and 9(1) of Security Interest (Enforcement) Rules 2002]

E-auction Sale Notice for Sale of Immovable Assets under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and 9(1) 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 possession of which has been taken by Authorised officer of Indian Overseas Bank, Secured Creditor, will be sold on **"As is where is" "As is what is"** and **"Whatever there is"** condition on **26/05/2026** for recovery of **Rs. 10,17,470.07 (Rupees Ten Lakh Seventeen Thousand Four Hundred Seventy and Seven Paise only)** as on **04/05/2026** due to the **Indian Overseas Bank** Secured Creditor from the borrower/ guarantor/ mortgagor **Mr. ANTREWS D (S/O Devanandam), Mrs. S. Glory (W/O Mr. Solomon Raj). The Reserve price & Earnest money deposit** will be as follows along with the properties schedule. All the below properties **Symbolic possession** has been taken on **07/11/2023.**

DESCRIPTION OF THE IMMOVABLE PROPERTY

S. No	Property details	Reserve Price	EMD
1.	All the part and parcel in a land measuring 2119.50 SQFT situated at Lalgudi taluk, in Edangimangalam village, K.N.Nehru Nagar, Plot No.1 sf no. 303/3B owned by Mrs. S Glory W/o Mr. Solomon Raj **Boundaries:** **North of : Sindhika Trust Building** **South of : 15" wide eastwest road** **East of : plot no 2** **West of : palanisamy plot**	**Rs. 6,10,000/-**	**Rs. 61,000/-**

Date & Time of E-Auction: 26/05/2026 between 11.00 AM. to 03.00 PM.
Property Inspection date & Time: From 07/05/2026 to 25/05/2026
between 11.00 AM to 04.00 PM

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Known Encumbrance, if any: Nil /Not known
*Bank's dues have priority over the Statutory dues

For detailed terms and conditions of the sale, please refer to the link provided in secured Creditor's website i.e. www.iob.bank.in & E-auction service provider's web portal: **https://BAANKNET.com/.** For any property related queries, prospective bidders may contact Branch Manager on Mob. 8925951294.

Date: 06/05/2026
Place: PERAMBALUR

Authorized Officer
Indian Overseas Bank

The Successful highest bidder is required to pay 1% of the sale price as TDS under Section 194 IA of Income Tax Act, 1961 in all cases of transfer of immovable properties (other than agricultural land) of Rs.50.00 lacs and above

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This may also be treated as a notice under Rule 8(6) Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above mentioned date.