



ASSET RECOVERY MANAGEMENT BRANCH
PNB House, Trichy-Tanjore Road, Kailasapuram, Trichy-6200014
0431-2521163 - Mail Id: cs8327@pnb.bank.in

Date: 09.06.2026

BY Registered A/D

M/S JJR Constructions 17/91 F Swaminathapuram, Agastheeswaram Taluk Kanyakumari 629 702.	Mr. J J R Justin Prop. JJR Constructions S/O Mr. Gregori Fernando 17/91 F Swaminathapuram, Agastheeswaram Taluk Kanyakumari 629 702.
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Dear Sir/Madam,

Reg: Credit facilities availed by M/S JJR Constructions
(Account No-4383008701133560 and 4383009300002198) Madurai Main Branch

Kindly refer to our demand notice issued u/s 13(2) of SARFAESI Act dated 09.04.2021 followed by possession notice dated 12.06.2025 issued u/s 13(4) of the said Act. Having failed to adjust the above loan accounts, we have decided to bring mortgaged/ hypothecated properties for e-auction sale under the SARFAESI Act.

Please find enclosed copy of the e-auction sale notice dated 09.06.2026 for your perusal and necessary action.

Thanking you

Yours faithfully,

Authorized Officer.

Encl : As above



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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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 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	Madurai Main
Name of the Account	M/S JJR Constructions
Name & addresses of the Borrower/ Guarantors account	M/S JJR Constructions 17/91 F Swaminathapuram, Agastheeswaram Taluk Kanyakumari 629 762. Mr. J. J. R .Justin (Prop. JJR Constructions) S/O Mr. Gregori Fernando 17/91 F Swaminathapuram, Agastheeswaram Taluk Kanyakumari 629 762.
Description of the Immovable Properties Mortgaged/Owner's Name (mortgagers of property(ies))	<u>Property in the name of Mr. JJR Justin</u> Vacant Land Item No.1: District: Kanyakumari Taluk: Kalkulam Reg. District: Kanyakumari



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	Sub-District: Manavalakurichi Village: Vellimalai (Kadiapattanam) Kamaraj Nagar, Moonkilvilai, Kalpadi Post R.S. No.:198/16 198/20, Now.198/16A1A1,A1 198/20A1A1A1 Extent of Land: 12 Cents Boundaries: North : Property of Vaikundadas open land South: Property of Selvaraj open land East: Property of Vaikundadas open land West: Property of Dr. JJR Justin Item No.II: District: Kanyakumari Taluk: Kalkulam Reg. District: Kanyakumari Sub-District: Manavalakurichi Village: Vellimalai (Kadiapattanam) Kamaraj Nagar, Moonkilvilai, Kalpadi Post R.S. No.198/16, 198/20 Now.198/16A1A1,A1 198/20A1A1A1 Extent of Land: 12 Cents Boundaries: North : Property of Vaikundadas South: Property of Selvaraj & others East: Property of Dr. JJR Justin West: Property of Dr. JJR Justin Item No.III: District: Kanyakumari Taluk: Kalkulam Reg. District: Kanyakumari Sub-District: Manavalakurichi Village: Vellimalai (Kadiapattanam) Kamaraj Nagar, Moonkilvilai, Kalpadi Post R.S. No.198/16 198/20 Now.198/16A1A1A1 198/20A1A1A1 Extent of Land: 12 Cents Boundaries: North : Property of Vaikundadas South: Property of Selvaraj & others East: Property of Dr. JJR Justin West: Property of Dr. JJR Justin
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	Item No.IV: District: Kanyakumari Taluk: Kalkulam Reg. District: Kanyakumari Sub-District: Manavalakurichi Village: Vellimalai (Kadiapattanam) Kamaraj Nagar, Moonkilvilai, Kalpadi Post R.S. No.198/16 198/20 Now.198/16A1A1A1 198/20A1A1A1 Extent of Land: 12 Cents Boundaries: North : Property of Vaikundadas and share no. 37 South: Property of Dr. JJR Justin East: Property of Dr. JJR Justin West: Share no. 38 and 39 Item No.V: District: Kanyakumari Taluk: Kalkulam Reg. District: Kanyakumari Sub-District: Manavalakurichi Village: Vellimalai (Kadiapattanam) Kamaraj Nagar, Moonkilvilai, Kalpadi Post R.S. No.198/16 198/20 Now.198/16A1A1A1 198/20A1A1A1 Extent of Land: 4.18 Cents Boundaries: North: Property of Dr. JJR Justin South: Property of Selvaraj & others East: Property of Dr. JJR Justin West: Share No. 56 & 57 Item No.VI: District: Kanyakumari Taluk: Kalkulam Reg. District: Kanyakumari Sub-District: Manavalakurichi Village: Vellimalai (Kadiapattanam) Kamaraj Nagar, Moonkilvilai, Kalpadi Post R.S. No.198/16 198/20 Now.198/16A1A1A1 198/20A1A1A1 Extent of Land: 12 Cents Boundaries: North: Property of Dr. JJR Justin
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	South: Property of Dr. JJR Justin East: Property of Dr. JJR Justin West: 16 feet width South North Pathway & Share No. 57 Item No.VII: District: Kanyakumari Taluk: Kalkulam Reg. District: Kanyakumari Sub-District: Manavalakurichi Village: Vellimalai (Kadiapattanam) Kamaraj Nagar, Moonkilvilai, Kalpadi Post R.S. No.198/16 198/20 Now.198/16A1A1A1 198/20A1A1A1 Extent of Land: 12 Cents Boundaries: North: Property of Vaikundadas South: Property of Selvaraj & others East: Property of Vaikundadas West: Property of Dr. JJR Justin Item No.VIII District: Kanyakumari Taluk: Kalkulam Reg District: Kanyakumari Sub-District: Manavalakurichi Village:Vellimalai (Kadiapattanam) Kamaraj Nagar, Moonkilvilai, Kalpadi Post Plot No-19 R.S. No. 198/15 and 198/16 Now 198/15A1,198/15A, 198/16A1A1A1 A1 Extent of Land: 3.656 Cents Boundaries: North: Property of Ganesan & others South: Property of Plot No. 18 East: 16 feet width South North Pathway & Share No. 20 West: Property of Plot No- 7 (TOTAL=12+12+12+12+4.18+12+12+3.65=79.83 cents)
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	<u>Property in the name of Mr.J.J.R.Justin- House Property</u> Item No. IX: District: Kanyakumari Taluk: Agastheeswaram Reg. District: Kanyakumari Sub-District: Kottaram Village: Kanyakumari Old Survey No. 1035 and 1036 Resurvey No 543/8 Now .543/8A2 Door No: 17-91F Swaminathapuram Extent of Land: 8.750 Cents or 3811.50 Sft Door No: 17-91F Boundaries . North: Property of ReSurvey No 541/7 and 540 South: Property of Amalaswarnam East: Property of Porus West: Pathway
Date of Demand Notice u/s 13(2) of SARFAEST ACT 2002	09.04.2021
Outstanding Amount as on 31.03.2026	Rs.4,10,41,551.13 (Rupees Four Crores Ten Lakhs Forty One Thousand Five hundred Fifty One and Paise Thirteen only) as on 31.03. 2026 plus further interest, costs and other charges thereon from 01.04.2026
Possession Date u/s 13(4) of SARFAESI ACT 2002	12.06.2025
Nature of Possession Symbolic/ Physical/ Constructive	Symbolic
Reserve Price (Rs. In lakhs)	Item No. I to VIII (combined): Rs.1,50,00,000/- (Rupees One Crore Fifty Lakhs only) Item No-IX (House) Rs.1,31,00,000 (Rs.One Crore Thirty One Lakhs Only)
Earnest Money Deposit (EMD)	Item No. I to VIII (combined):



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Last Date of deposit of EMD	Rs.15,00,000/- (Rupees Fifteen Lakhs only) Item No. IX: Rs.13,10,000 (Rupees Thirteen Lakhs Ten Thousand Only) EMD Last date : on or before commencement of e-Auction
Bid Increase amount	Rs.1,00,000/- (Rs. One Lakh only) for each property
Date/Time of E-auction	07.07.2026 (Tuesday)– 10.00 AM to 4.00 PM
Details of encumbrances known to the Secured Creditor	Item No. IX Entry vide document No-17/2024 dated 05.09.2024 “An attachment order passed by the Honable Arbitral Tribunal Kottaram and Honable District and session Court , Kanyakumari at Nagercoil with regard to the suit between M/s.Shriram Finance Ltd, Kanyakumari (Plaintiff) and Sh.JJR Justin (Defendant)

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 e-KYC 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



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8291220220, Email Id: support.ebkay@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://ebkay.in> 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.
 - (1) <https://baanknet.com>
 - (2) 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 ($\geq$ 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. **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 <https://baanknet.com> 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 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



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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.pnbindia.in.

Date : 09/06/2026
Place : Trichy

AUTHORIZED OFFICER
PUNJAB NATIONAL BANK
SECURED CREDITOR

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002