

BO: Industrial Area Branch, Trichy-Tanjore Road, Kailasapuram, Trichy-620014
Email ID: bo3313@pnb.bank.in

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 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/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.

SCHEDULE OF THE SECURED ASSETS

Name of the Branch	Industrial Area (331300)
Name of the Account	Mrs. M. Maheswari
Name & addresses of the Borrower / Guarantors account	<u>Borrower</u> Mrs. M. Maheswari W/o Murugesan 4/436, Veerama Muni Nagar Extension, Veerama Muni Nagar Main Road, Puthudkudi North, Budalur Taluk, Thanjavur - 613402
Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies))	<u>Immovable Property in the name of Mrs. M. Maheswari</u> All that part and parcel of land and building situated at <u>Item No:1</u> Tanjore Registration District, Budalur Sub Registration District, Tanjore Taluk, Puthakudi Northern Half Village, Veerama Muni Nagar Extension, Punja Lands in S.No.83/6A14 was formed into house sites in which Plot Nos.40,41,42,43-Northern half. <u>Measurements of Plot No.40:</u> North South on the eastern side 28 feet and on the western side 22 feet; East West on the southern side 19 feet and on the northern side 0 feet; Measuring 238 sq.ft (22.11 Sq.Mr) in triangle size. <u>Measurements of Plot No.41:</u> North South on the eastern side 20 feet and on the western side 27.50 feet;

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	East West on the southern side 19 feet and on the northern side 37.50 feet; Measuring 671 Sq.ft (62.34 Sq.Mr) <u>Measurements of Plot No.42;</u> North South on the eastern side 44 feet and on the western side 30 feet; East West on the southern side 68 feet and on the northern side 37.5 feet; Measuring 1952 Sq.ft (181.35 Sq.Mr) <u>Measurements of Plot No.43 northern half;</u> North South on the eastern side 16.25 feet and on the western side 16.25 feet; East West on the southern side 57.25 feet and on the northern side 68 feet; Measuring 1018 Sq.ft (94.57 Sq.Mr) Total extent of four plots admeasuring 3879 Sq.Ft (360.37 Sq.Mr) These four Plots situates S.No.83/6A14. <u>The above mentioned four plots situates within the following single four boundaries;</u> East of 20 Feet wide Road, West of Vacant site; North of Southern portion of Plot No.43; and South of Extension Road; Property situates within the limits of Puthukudi Panchayat. Resolution Number of Nagar 34 dated 04/08/2001. Now a Shivani Complex is constructed with 10 shops in the ground floor in an extent measuring 1496 Sq.ft out of total area and residential portion in the 1st Floor .House Tax assessment No.12613, EB Service Connection No. 06-403-007-1119. Resolution Number of Nagar is 34 dated 04/08/2001 Property situates within the limits of Puthukudi Village Panchayat, Budalur Panchayat Union. <u>Item No.2</u> Tanjore Registration District, Budalur Sub Registration District, Tanjore Taluk, Puthakudi Northern Half Village, Veeramma Muni Nagar Extension, Punja Lands in S.No.83/6A14 was formed into house sites in which
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	<u>Measurements of Plot No.43 Southern half;</u> East West on the southern side 43 feet and on the northern side 57.25 feet; North South on the eastern side 16.75 feet and on the western side 26.25 feet; Measuring 1078 Sq.ft (100.15 Sq.Mr). <u>Measurements of Plot No.44;</u> East West on the southern side 43 feet and on the northern side 34 feet; North South 17.5 on both sides; Measuring 674 Sq.ft (62.62 Sq.Mr). <u>Total extent of two plots measuring 1752 Sq.ft (162.76 Sq.Mr) which is within the following single four boundaries;</u> East of Nagar Road; South of Plot No.43 and northern half, West of Kamaraj's Plot; Resolution Number of Nagar 34 dated 04/08/2001.Property situates within the limits of Puthukudi Panchayat. <u>The Four boundaries of Item Nos.1 and 2 of the above mentioned Plot Nos.40,41,42,43 and 44 with constructions subject to this mortgage</u> North of Plot belonging to Kamaraj; South of Extension Road; East of Nagar 20 feet wide Road; and West of Vacant site, Total extent measures 5631 Sq ft with construction thereon.
Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002	27.07.2021
Outstanding as on 31.05.2026	Rs.19,58,470.48/- (Rupees Nineteen Lakhs Fifty Eight Thousand Four Hundred Seventy and Paise Forty Eight Only) as on 31.05.2026 plus further interest, costs and other charges thereon from 01.06.2026
Possession Date u/s 13(4) of SARFAESI ACT 2002	16.05.2024
Nature of Possession Symbolic/Physical/Constructive	Symbolic
Reserve Price	Rs.48,49,000/- (Rupees Forty Eight Lakhs Forty Nine Thousand Only)
Earnest Money Deposit (EMD) (last date of deposit of EMD)	Rs.4,84,900/- (Rupees Four Lakh Eighty-Four Thousand Nine Hundred Only)

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	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	17.07.2026 (Friday) 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://www.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 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://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

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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 e-Auction 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, Mrs. M. Maheswari” payable at BO Industrial Area.** In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited by the Bank without any notice 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.

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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 : 30.06.2026

Place: Trichy

**AUTHORIZED OFFICER
PUNJAB NATIONAL BANK
SECURED CREDITOR**