

THIRUTTANGAL BRANCH

P.B. No. 14, Thiruttangal, Sivakasi, Dist. Virudhunagar, Tamil Nadu - 626 123

email UBIN0533556@unionbankofindia.bank.in

By Speed Post & Courier

To

1. THE BORROWER/S

Mr Murugan P (Deceased) 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123 & Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130	Mrs Pandiammal M Represented as a legal heir of Late P Murugan 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123 & Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130
Mr Giri Represented as a legal heir of Late P Murugan 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123 & Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130	Mrs Rathi Represented as a legal heir of Late P Murugan 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123 & Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130

THE GUARANTOR/S

Mrs Pandiammal M
W/o Late P Murugan
2/313 Muthuramalingapuram Colony,
Pallapatti Road
Sivakasi East
Sivakasi Taluk
Virudhunagar Dist - 626 123

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Plot No 9A & 9B
Door No 3/284 A to 3/284-J
Giri Kalyana Mandapam
Sri Ayyappan Nagar
Pallapatti Road
Keelathiruthangal Village
Pallapatti Panchayat
Virudhunagar Dist-626 130

Dear Sir /Madam,

Sub: Notice of 30 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Union Bank of India, P.B. No. 14, Thiruttangal, Sivakasi, Dist. Virudunagar, Tamil Nadu - 626 123,, the secured creditor, caused a demand notice dated 10-12-2025 under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken Symbolic possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 25-03-2026 for Property 1 and on 07-04-2026 for Property 2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on 14-07-2026 by inviting bids from the public through online mode on www.baanknet.com. The Reserve Price for Property 1 is Rs 67,50,000 (Rupees Sixty Seven Lakhs and Fifty Thousand Only) and for Property 2 is Rs 1,51,00,000.00 (One Crore Fifty One Lakhs Only). For detailed Terms and Conditions of the sale, please refer to the link provided <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> and the same is also enclosed herewith

Place : Thiruthangal
Date : 30-05-2026

Yours Faithfully

Authorised Officer

 Union Bank of India

अधिकृत अधिकारी / Authorised Officer

For Union Bank Of India

Encl: Sale Notice

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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 Secured Creditor- Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on 14-07-2026, for recovery of Rs. 66,62,830.00 (Rupees Sixty Six Lakhs Sixty Two Thousand Eight Hundred and Thirty Only) as on 30-04-2026 due to Secured Creditor, Union Bank of India- Thiruttangal Branch, from 1. Mr Murugan P (Deceased) 2/313 Muthuramalingapuram Colony, Pallapatti Road, Sivakasi East, Sivakasi Taluk, Virudhunagar Dist - 626 123. & Plot No 9A & 9B Door No 3/284 A to 3/284-J, Giri Kalyana Mandapam, Sri Ayyappan Nagar, Pallapatti Road, Keelathiruthangal Village, Pallapatti Panchayat Virudhunagar Dist-626 130, 2. Mrs Pandiammal M Represented as a legal heir of Late P Murugan, 2/313 Muthuramalingapuram Colony, Pallapatti Road, Sivakasi East, Sivakasi Taluk. Virudhunagar Dist - 626 123 & Plot No 9A & 9B, Door No 3/284 A to 3/284-J, Giri Kalyana Mandapam, Sri Ayyappan Nagar, Pallapatti Road, Keelathiruthangal Village, Pallapatti Panchayat, Virudhunagar Dist-626 130 3. Mr Giri Represented as a legal heir of Late P Murugan, 2/313 Muthuramalingapuram Colony, Pallapatti Road, Sivakasi East, Sivakasi Taluk, Virudhunagar Dist - 626 123. & Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam, Sri Ayyappan Nagar, Pallapatti Road, Keelathiruthangal Village, Pallapatti Panchayat, Virudhunagar Dist-626 130, 4. Mrs Rathi Represented as a legal heir of Late P Murugan, 2/313 Muthuramalingapuram Colony, Pallapatti Road, Sivakasi East, Sivakasi Taluk, Virudhunagar Dist - 626 123. & Plot No 9A & 9B, Door No 3/284 A to 3/284-J, Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road, Keelathiruthangal Village, Pallapatti Panchayat, Virudhunagar Dist-626 130 and the Guarantor Mrs Pandiammal M, W/o Late P Murugan, 2/313 Muthuramalingapuram Colony, Pallapatti Road, Sivakasi East, Sivakasi Taluk, Virudhunagar Dist - 626 123. & Plot No 9A & 9B, Door No 3/284 A to 3/284-J, Giri Kalyana Mandapam, Sri Ayyappan Nagar, Pallapatti Road, Keelathiruthangal Village, Pallapatti Panchayat Virudhunagar Dist-626 130. The reserve price for Property 1 is Rs 67,50,000.00 and Property 2 is Rs 1,51,00,000.00 and corresponding Earnest Money Deposit for Property 1 is Rs 6,75,000.00 and Property 2 is Rs 15,10,000.00.

Description of the Immovable Property

Property No : 1

Residential land and building Old door No 93, New Door No 357 (Plot No 3) T S No 168 Coronation colony, Sivakasi Town Village, Sivakasi Taluk, Virudhunagar district 626 189 measuring 1157 sq ft of land and building (GF 897 sq ft, FF 897 sq ft, Portico 160 sq ft Balcony 160 Sq ft) situated in Sivakasi Town, within Sivakasi Corporation Limits, Sivakasi Sub Registration District and Virudhunagar

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Registration District is Bound By:

West : House No.4

East : House No.2

North : 6 meter width east west common road

South : Private Land.

The above said property is owned by Late P Murugan

Property No : 2

The Secured Asset is a Residential and commercial building with a land extent of 5726.76 sq ft having a built-up area of 7304 sq ft located at Door No 3/284-A to 3/284-J, Plot No 9A & 9B, Pallapatti Road, Sri Ayyappan Nagar, Keelathiruthangal Village, Sivakasi Taluk, Virudhunagar District - 626 189, The Property falls within Panchayat limit, located in a High value Rural Commercial Area, with Direct Frontage on the Sivakasi - Pallapatti Road, boundaries of the property is

- As per Document - Type 1 (Plot Nos 9A)

North : Sivakasi to Pallapatti Road

South : Plot Nos 13,14,& 15 owned by Mrs S Pushpavalli

East : 2nd Schedule Plot Nos 9B & 9C

West : Rani Plot No 10

- As Per Document Type 2 (Plot No 9B)

North : Sivakasi to Pallapatti Road

South : Plot No 9C owned by Mrs S Pushpavalli

East : 20 feet wide Common Road

West : 1st Schedule Property

As Per Actual Site

North : Sivakasi to Pallapatti Road

South : Land and Building

East : 20 Feet wide Common Road

West : Land and building

This Property is owned by Mrs M Pandiammal W/o Late P Murugan

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx>. The same is also enclosed herewith.

कृते यूनियन बैंक ऑफ इंडिया
For Union Bank of India

Place: Thiruthangal

Date : 30-05-2026

अधिकृत अधिकारी / Authorised Officer
Authorised Officer
For Union Bank Of India

Encl: Terms of sale

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TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower, Co-Applicant and Guarantor	Mr Murugan P (Deceased) 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123	Mrs Pandiammal M Represented as a legal heir of Late P Murugan 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123
	& Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130	& Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130
	Mr Giri Represented as a legal heir of Late P Murugan 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123	Mrs Rathi Represented as a legal heir of Late P Murugan 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123
	& Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130	& Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130

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	Mrs Pandiammal M W/o Late P Murugan 2/313 Muthuramalingapuram Colony, Pallapatti Road Sivakasi East Sivakasi Taluk Virudhunagar Dist - 626 123 & Plot No 9A & 9B Door No 3/284 A to 3/284-J Giri Kalyana Mandapam Sri Ayyappan Nagar Pallapatti Road Keelathiruthangal Village Pallapatti Panchayat Virudhunagar Dist-626 130	
2. Name and address of the Secured Creditor :	Union Bank of India Thiruttangal Branch, P B No 14, Thiruttangal , Sivakasi . Virudhunagar Dist - 626 123	
3. Description of immovable secured assets to be Sold:		
4.The details of encumbrances, if any known to the Secured Creditor	NIL	
5. Details of Stay / Status Quo/ Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc.	NIL	
6. Last date for submission of,EMD	EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction as per clause 7 below. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch.	
7. Date & Time of auction	14-07-2026, Tuesday From 12:00Noon to 05:00PM (with 10 minutes unlimited auto extensions) E-auction website- https://baanknet.com	

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8. The secured debt for the recovery of which the immovable secured asset is to be sold:	Rs. 66,62,830.00 (Rupees SixtySix Lakhs SixtyTwo Thousand Eight Hundred and Thirty Only) as on 30-04-2026 and further interest at contractual rate & and other legal charges thereon.
9.1 Reserve price for the properties below which the immovable property may not be sold:	Property : 1 Rs 67,50,000.00 (Rupees Sixty Seven Lakhs Fifty Thousand Only) Property : 2 Rs 1,51,00,000.00 (Rupees One Crore Fifty One Lakhs Only)
9.2 EMD Payable	Property : 1 Rs 6,75,000 (Rupees Six Lakhs Seventy Five Thousand Only) Property : 2 Rs 15,10,000.00 (Rupees Fifteen Lakhs Ten Thousand Only)
10. 1. Registration The Online E-Auction will be held through web portal/website https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers required to register through https://baanknet.com (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website 10. 2. KYC Verification While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance. 10. 3. EMD Payment On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders / purchasers will not be allowed to bid the property. 10.4 Bidding The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in https://ibapi.in). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction.	

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10. 5. Help Desk

For auction related queries e-mail to sarfaesi@unionbankofindia.com or contact Union Bank of India, Thiruthangal Branch, P.B. No. 14, Thiruttangal, Sivakasi, Dist. Virudunagar, Tamil Nadu - 626 123

email: UBIN0533556@unionbankofindia.bank

Mr. Yogeesh, Branch Head, Thiruthangal Branch 9481743582

Mr. P. Subramanian, Authorised Officer Mobile No 9442212132

- For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com.
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com>

10.6 Steps Involved

- Register on <https://baanknet.com> using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

Bidders are advised to go through the website: <https://baanknet.com> and <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the e-Bidding Process.

11. The intending bidders may, if they choose, after taking prior appointment from the Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

12. Property No 1:

In case of bidding the bid increment shall not be less than Rs. 1,00,000/- in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of Rs. 1,00,000 /-

Invariably, the first bid of the property/ies will be Reserve Price + one Increment. This amount will be minimum bid amount to participate in bidding process.

Property No 2:

In case of bidding the bid increment shall not be less than Rs. 2,00,000/- in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of Rs. 2,00,000 /-

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Invariably, the first bid of the property/ies will be Reserve Price + one Increment. This amount will be minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favour of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor.

14. Bids once made shall not be cancelled or withdrawn. The failure on the part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the bidder.

15. The successful bidder so declared by the Authorised Officer shall deposit 25% of the Sale Price (inclusive of EMD), immediately on the sale day or not later than next working day with the Bank in the account bearing Number **335501980050000 IFSC code UBIN0533556** and the balance 75% of the Sale Price on or before 15th day of confirmation of Sale or within such extended period as agreed upon in writing between the secured creditor and the purchaser, in any case not exceeding 3 months. In the event of failure to tender 25% (15%+EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by the bidder shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the secured creditor and the purchaser (not exceeding 3 months) the amount already deposited by the auction purchaser shall be forfeited and the property shall forthwith be sold again and the defaulting purchaser shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

16. The Authorised Officer may, where the property sold is subject to any encumbrances, if he thinks fit, allow the purchaser to deposit with him the money required to discharge the encumbrances and any interest due thereon together with such additional amount that may be sufficient to meet the contingencies or further costs, expenses and interest as may be determined by him. On such deposit of money for discharge of encumbrances, the Authorised Officer may issue or cause the purchaser to issue the notices to the persons interested in or entitled to the money deposited with him and take steps to make the payment accordingly.

17. On confirmation of sale by the secured creditor and if the terms of payment have been complied with by the successful bidder, the Authorised Officer shall issue a certificate of sale of immovable property in favour of the purchaser in Appendix-V to the Security Interest (Enforcement) Rules, 2002

18. Legal charges for registration of sale certificate, stamp duty, registration charges and other incidental charges as applicable shall be borne by the successful bidder only.

19. As per provision of Section 194-IA of Income Tax Act, 1961, TDS @ 1 % will be applicable on the sale proceeds or stamp duty value of such property, whichever is higher, where either sale proceeds or stamp duty value is Rs. 50,00,000/- (Rupees fifty lakhs) and above. The successful bidder/ purchaser shall deduct the TDS from the sale price and deposit the same with the Income Tax Department quoting Bank's name and PAN as a seller and submit the original receipt of the TDS certificate to the Bank. (Applicable for immovable property, other than Agricultural land).

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- In case of movable/plant & machinery/stocks/goods etc. GST charges will be applicable as per the prescribed norms over & above the sale price.
20. The Authorised Officer will deliver the property on the basis of symbolic/physical possession taken on as is where is basis to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.
21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.
22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorised Officer in favour of successful bidder. The unsuccessful bidder is required to place request for refund with <https://baanknet.com> The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.
24. In case any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Bank shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank
25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.
26. The above movable/immovable secured assets will be sold in "As is where is", "As is What is" and "whatever there is" condition.
27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues and other dues if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the claims / rights/ dues affecting the property, prior to submitting their bid. The E Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank to sell the property. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/ dues.
- 29 . Note :Sale Notice dated 14-05-2026 for E Auction dated 24-06-2026, Stands withdrawn.

Place : Thiruthangal

Date : 30-05-2026

 Authorised Officer
For Union Bank of India

अधिकृत अधिकारी / Authorised Officer

For Union Bank of India