

(Sale notice format for Borrower/Guarantor/Mortgagor)

NOTICE OF SALE

Branch: Tirunagar
Phone No: 0452-2486102

Notice of sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

Mrs. P. PANDISELVI D/o Poonnalagan (Borrower/ Mortgager)

No. 11/4/12, Krishna Konar Avenue, South Street, Peraiyur, Madurai - 625703

Mr. P Paulpandi S/o Poonnalagan (Guarantor)

No. 11/4/12, Krishna Konar Avenue, South Street, Peraiyur, Madurai - 625703

Sub: Loan account – HOME LOAN with Indian Bank, Tirunagar Branch

Mrs. P Pandiselvi (Borrower) and 2. Mr. P Paulpandi (Guarantor) availed Home Loan facility from Indian Bank, Tirunagar Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mrs. P Pandiselvi (Borrower/ Mortgager) and 2. Mr. P Paulpandi (Guarantor)** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 10.12.2024 under Sec. 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorized Officer calling upon Borrower (s), Guarantor(s) and Mortgagor(s) **Mrs. P Pandiselvi (Borrower) and 2. Mr. P Paulpandi (Guarantor)** liable to the Bank to pay the amount due to the tune of Rs.23,32,565.00/- (Rupees Twenty Three lakhs Thirty Two Thousand Five Hundred and Sixty Five only) as on 10.12.2024 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 10.12.2024.

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TIRUNAGAR BRANCH / तिरुनगर शाखा

A-4, Pasumpon Street, Tirunagar, Madurai 625 006

A-4, पसूमपन स्ट्रीट, तिरुनगर मदुरै 625 006

PHONE No. / फ़ोन नं. - 0452-2486102|| E-Mail ID / ई-मेल: tirunagar@indianbank.co.in

For INDIAN BANK

Authorised Officer

As Mrs. P Pandiselvi (Borrower) and 2. Mr. P Paulpandi (Guarantor) failed to make payment despite Demand Notice; the Authorized Officer took possession of the schedule mentioned properties under the Act on 07.05.2025 after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to effect sale of the assets taken possession of and realize the proceeds towards outstanding balance. In accordance with the same, the undersigned / Authorized Officer intends selling the schedule mentioned securities in the following mode:

THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

As per Rule 6 (2) and 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 30 days' notice of intended sale is required to be given and hence we are issuing this notice.

Home Loan (A/c NO- 6645137778):The amount due as on 19.06.2026 is Rs. 28,10,583/- (Rupees Twenty Eight Lakhs Ten Thousand Five Hundred Eighty Three Only) with further interest, costs, other charges and expenses thereon from 20.06.2026.

Please take note that this is notice of 30 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

The date of sale is fixed as 27.07.2026 which would be by e-auction mode. Inspection of the scheduled properties and related documents/up to date EC etc. by the intending purchasers/bidders may be done at their expense from 22/06/2026 to 26.07.2026 between 10.00 am to 4.00 pm.

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule.

The terms and conditions of e-auction is available in the website (<https://baanknet.com>).

The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com> (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by 27/07/2026. i.e the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC must be completed well in advance, before auction.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://baanknet.com> (PSB Alliance Pvt. Ltd.) for depositing in bidders EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.

The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefor.

The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under.

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
6140144904 / e-Auction EMD account	Madurai Main – IDIB000M004

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.

The sale is subject to confirmation by the Secured Creditor.

The sale is made on "As is where is and as is what is" basis and no representations and warranties are given by the Bank relating to encumbrance, Statutory liabilities etc.

If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

This Notice is without prejudice to any other remedy available to the Secured Creditor and without prejudice to rights of the Secured Creditor to proceed with the proceedings presently pending before DRT/RO of DRT/DRAT/ Court and proceed with the execution of order/decreed obtained/to be obtained.

For INDIAN BANK

Authorised Officer

SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Details / Description of Mortgaged Assets	Owner's Name: Mrs.Pandiselvi P D/o Poonnalagan Property Details: Madurai District, Madurai South Registration District, SRO Thirupparankundram, Madurai South Taluk, Velacheri Village, in Old Survey No.361/3 Now Subdivided as 361/3A2A, out of 8 ½ cents, Eastern side 4 cents, i.e., 1744 Sq Ft., house site Four Boundaries:- North: House site owned by Vairakkal and 10 feet common road East: House site owned by Thangapandiyan South: House site owned by Senthil. West: House site Measuring: East-West on the Northern side: 45 ¾ ft East-West on the Southern side: 45 ¾ ft and 7 inches North-South on the Eastern side: 35 ft North-South on the Western side: 41 ¼ ft In all measuring 1744 Sq Ft of land and RCC Residential Building with Ground floor 1126 Sq Ft and First floor 1126 Sq ft, constructed thereon bearing Door No.3/563D and electrical fittings thereon. GPS-Co-ordinates:Latitude:9.895791 Longitude: 78.055412
Reserve Price	Rs. 37,31,400/-
EMD	Rs. 3,73,140/-
Bid Increment Amount	Rs. 10,000/-
Date, Time for e-	27.07.2026

TIRUNAGAR BRANCH
तिरुनगर शाखा

Phone No. 0452-2486102
E-Mail: tirunagar@indianbank.co.in

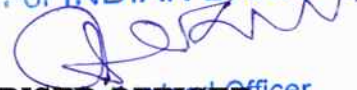
auction and Property ID No.	Time: From 11.00 AM to 5.00 PM Property ID : IDIB06645137778P
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Bidders are advised to visit the website (<https://baanknet.com>) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd. Helpdesk No. 8291220220, email ID:- support.baanknet@psballiance.com and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd. and EMD status, please contact support.baanknet@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: <https://baanknet.com> and for clarifications related to this portal, please contact Helpdesk No.8291220220

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://baanknet.com>.

Place: Madurai
Date: 19.06.2026

For INDIAN BANK

AUTHORISED OFFICER