पंजाब नेशनल बैंक punjab national bank

एसएएमबी चेन्नई /SAMB CHENNAI
चतुर्थ तल/4TH Floor, पीएनबी टावर्स/ PNB Towers, नं 46-49/ No.46-49
आर. एच. रोड, रायपेट्टा/ Royapettah High Road, चेन्नई /Chennai- 14
Phone: 28112261-90 ; Email:zs8341@pnb.bank.in

Ref :SAMB/CHN/ LRPL /2026-27

Date: 14.07.2026

To

M/S Lakhari Resources Private Limited No.5/2(3/2) Murgesan Street, T Nagar, Chennai-6000017	Mr Ramanathan Chandrasekaran (S/o Sh Chandresekaran) Resident of No-4, 57th Street, Ashok Nahar, Chennai-600083	Mrs Salai Vishnupriya (D/o Salai Natarajan) Resident of No 19/33,10th Avenue Ashok Nagar, Chennai-600083
Mr R Sundararajan (S/o Sh Rathinasamy) Resident of No 3/31 C Orandi Amman Kovil Avenue, Velachery Chennai-600042	Mrs Smitha Sundararajan (D/o Sh Balakrishna Sriram) Resident of No 3/31 C Orandi Amman Kovil Avenue, Velachery Chennai-600042	

Dear Sir,

Sub: Sale of Secured Assets charged to the Bank under the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) & Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Please find enclosed the sale notice dated 14.07.2026 for your information wherein the e-auction of the IP mortgaged more specially detailed in the schedule of the sale notice to be auctioned on 18.08.2026.

For punjab national bank

वी.एन.एस चंद्रशेखर अचला / V.N.S. CHANDRASEKHAR ACHALLA
मुख्य प्रबंधक / Chief Manager / प्राधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER

PUNJAB NATIONAL BANK

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PUBLIC NOTICE FOR E-AUCTION OF SALE OF PROPERTY

E-AUCTION SALE NOTICE TO GENERAL PUBLIC UNDER RULE 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 FOR SALE OF IMMOVABLE PROPERTIES

Notice is hereby given to the public in general and in particular to the **Borrower(s), Mortgagor(s)** that the below described immovable properties mortgaged/charged to the secured creditors, the constructive possession of which has been taken by the Authorized officer of **Punjab National Bank,** secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on **18.08.2026 for** recovery of its dues to the Secured Creditor **from below Named Borrower(s) and Mortgagor(s).**

Borrower / Mortgagor / Promoters:

1	**M/S Lakhari Resources Private Limited (represented by its director Mr Ramanathan Chandrasekaran)** No.5/2(3/2) Murgesan Street, T Nagar, Chennai-6000017
2	**Mr Ramanathan Chandrasekaran (Director/Guarantor/Mortgagor- Lakhari Resources Private Limited)** Resident of No-4, 57th Street, Ashok Nahar, Chennai-600083
3	**Mrs Salai Vishnupriya (Director/Gurantor/Mortgagor- Lakhari Resources Private Limited)** Resident of No 19/33,10th Avenue Ashok Nagar, Chennai-600083
4	**Mr R Sundararajan (Guarantor/Mortgagor- Lakhari Resources Private Limited)** Resident of No 3/31C Orandi Amman Kovil Avenue, Velachery, Chennai-600042
5	**Ms Smitha Sundararajan (Gurantor/Mortgagor- Lakhari Resources Private Limited)** Resident of No 3/31C,Orandi Amman Kovil Avenue, Velachery,Chennai-600042

PUNJAB NATIONAL BANK SAM BRANCH, CHENNAI

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आर. एच. रोड, रायपेट्टा/ Royapettah High Road, चेन्नई /Chennai- 14
Phone: 28112261-90 ; Email:zs8341@pnb.bank.in

S No.	Name of Borrower /Guarantor	Description of Mortgaged Properties	Details of Encumbrances known to the secured creditor	Date of Notice under Section 13(2) of SARFAESI ACT	Date of Notice under Section 13(4) of SARFAESI ACT	Reserve Price (Rs.)	EMD (Rs.)
1	**Mrs Salai Vishnupriya** (Director/Guarantor/Mortgagor)	As detailed in Annexure -I	Nil	29.08.2024	05.11.2024	1,77,39,000/- (One Crore Seventy Seven Lakh Thirty Nine Thousand Only)	17,73,900/- (Seventeen Lakh Seventy Three Thousand Nine Hundred Only)
2	**Mrs Salai Vishnupriya** (Director/Guarantor/Mortgagor)	As detailed in Annexure -II	Nil	29.08.2024	05.11.2024	1,90,40,000/- (One Crore Ninety Lakh Forty Thousand Only)	19,04,000/- (Nineteen Lakh Four Thousand Only)
3	**Mr R Sundararajan & Mrs Smitha Sundarajan** (Guarantor/Mortgagor)	As detailed in Annexure -III	Nil	29.08.2024	05.11.2024	47,27,000/- Forty Seven Lakh Twenty Seven Thousand Only)	4,72,700/- (Four Lakh Seventy Two Thousand Seven Hundred Only)

Details of the Secured Assets:

Annexure-I –Daffodils (Property owned by Mrs Salai Vishnupriya):
All that piece and parcel of 18 vacant developed plots bearing plot Nos 1,2,17,19, S2,47-C,49-C,50-A,50-B,51-C,52-A,52-B,53-A,53-B,69,95-A,95-C, 95-D, in survey Nos 1020/1,1020/2 & 1036/4C in Daffodils Layout in Vadakkupattu "B "village, Orgadam, Kanchipuram District measuring 18952 Sq ft (17,600 + UDS 1352) in total and standing in the name of Mrs Salai Vishnupriya and bounded as per following details

Boundaries for the Properties in "Daffodils Layout"

S no	Plot No	Extent	Bounded on the			
		Sq Ft	**North**	**South**	**East**	**West**
1	1	1788	Road	Plot No 29	Road	Plot No 2
2	2	1800	Road	Plot No 28	Plot No 1	Plot No 3
3	17	1800	Plot No 13	Road	Plot No 18	Plot No 16
4	19	1800	Plot No 11	Road	Plot No 20	Plot No 18
5	S2	2021	Road	Plot No 15	Plot No 14	Road
6	47-C	680+UDS103	Plot No 45 & 44	Plot No 47 B	Plot No 48 B	Plot No 46
7	49-C	680+UDS 103	Plot No 43 & 42	Plot No 49 B & Road	Plot No 50 B	Plot No 48 B
8	50-A	600+UDS 103	Plot No 50 B	Road	Plot No 51 A & 51 B	Road
9	50-B	600+UDS 103	Plot No 42	Plot No 50 A	Plot No 51 C & 51 B	Plot No 49 C & Road

10	51-C	680+UDS103	Plot No 41 & 40	Plot No 51 B & Road	Plot No 52 B	Plot No 50 B
11	52-A	600+UDS 103	Plot No 52 B	Road	Plot No 53 A	Road
12	52-B	600+UDS 103	Plot No 40	Plot No 52 A	Plot No 53 A & 53 B	Plot No 51 C & Road
13	53-A	760	Plot no 53 B	Road	Road	Plot No 52 A & 52 B
14	53-B	660+UDS 380	Plot No 39	Plot No 53 A & Road	Plot No 54	Plot No 52 B
15	69	573	Plot No 68	Vacant Land	Plot No-95	Road
16	95-A	618	Plot No.95 B	Vacant Land	Plot No-95	Road
17	95-C	700+UDS 125	Road	Vacant Land	Plot No 95 D	Plot No 95 B & 95 A
18	95-D	640+UDS 125	Road	Vacant Land	Plot No 95 E	Plot No 95 C

Annexure-II –Harsha Homes (Property owned by Mrs Salai Vishnupriya):
All that piece and parcel of 26 vacant developed plots bearing plot Nos.1-D,3-A,3-C,6-B,6-C,6-D,7-A,8-B,8-C,8-D,8-E,9-D,9-E,10,13,21,26-B,28-A,28-B,31-B,31-c,32-B,32-C,39-A,39-B,39-C situated in S nos.1036/2A1,1036/1A,1B,2A1,1037/4C,4D & 5B-M/S Harsha Homes, No 248, Vadakkupattu-B Village, Orgadam, Kancheepuram District, Tamilnadu ,measuring 20,342 Sq ft (18,261 + UDS 2081) in total and standing in the name of Mrs Salai Vishnupriya and bounded on the :

Boundaries for the Properties in "Harsha Homes Layout"

S no	Plot No	Extent	Bounded on the			
		Sq Ft	**North**	**South**	**East**	**West**
1	1-D	712 +UDS 206	Vacant Land	Plot No 1 E	Park	Common Passage
2	3-A	704+UDS 210	Plot No 3 B	Road	Common Passage	Plot No 4 E
3	3-C	700+UDS 210	Vacant Land	Plot No 3 B	Common Passage	Plot No 4 D
4	6-B	704+UDS 218	Plot No 6C	Plot No 6 A	Common Passage	Plot No 7 A & 7 D
5	6-C	776+UDS 218	Vacant Land	Plot No 6 B	Common Passage	Plot No-7 D
6	6-D	786+UDS 218	Vacant Land	Plot No 6 E	Plot No 5C & 5 B	Road
7	7-A	770	Plot No 7 D	Road	Plot No 6A & 6 B	Plot No 7B
8	8-B	638	Plot No 8C	Plot No 8A	Road	Plot No 8 E & 8 D
9	8-C	685	Vacant Land	Plot No 8B	Road	Plot No 8 D

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10	8-D	672+UDS 200	Vacant Land	Plot No 8E	Plot No 8 C & 8 B	Common Passage
11	8-E	670+UDS 200	Plot No 8D	Road	Plot No 8A & 8 B	Road
12	9-D	655+UDS 200	Vacant Land	Plot No 9 E	Road	Plot No 9 B & 9 C
13	9-E	670+UDS 200	Plot No 9 D	Road	Road	Plot No 9 A & 9 B
14	10	575	Plot No 11	Road	Road	Plot No 13
15	13	575	Plot No 12	Road	Plot No 10	Road
16	21	575	Plot No 20	Road	Plot No 18	Road
17	26-B	800	Road	Vacant Land	Plot No 26 C	Plot No 26 A
18	28-A	800	Road	Vacant Land	Plot No 28 B	Plot No 27 C
19	28-B	800	Road	Vacant Land	Plot No 28 C	Plot No 28 A
20	31-B	725	Road	Vacant Land	Plot No 31 C	Plot No 31 A
21	31-C	687	Road	Vacant Land	Road	Plot No 31 B
22	32-B	717	Road	Vacant Land	Plot No 32 C	Plot No 32 A
23	32-C	722	Road	Vacant Land	Plot No 33 A	Plot No 32 B
24	39-A	800	Road	Vacant Land	Plot No 39 B & 39 C	Plot No 38 C
25	39-B	740	Road	Plot No 39 C	Road	Plot No 39A
26	39-C	603	Plot No 39 B	Vacant Land	Road	Plot No 39 A

Annexure-III (Raj Enclave) Property owned by Mr R Sundararajan & Mrs Smitha Sundararajan)

All that Piece and Parcel of Land and Building, comprised in Gramanatham S No 438/1, as per Patta T S No.3,Block No 72, measuring with an extent of 526 sq ft., of UDS out of 1940 Sq ft.,as per document (actual measurement 1845 Sq ft.,) together with residential Flat bearing No. C, in the first floor ,having a built up area of measuring to an extent of 817 sq ft.,(including common area) along with Car parking in the building known as "**Raj Enclave'**, situated at Old door No 31C, new door No.3, Orandiamman Koil Avenue /Street, Velachery village, Velachery Taluk, Chennai 600042, situated in the name of Mr Sundarajan & Mrs Smitha Sundarajan and bounded on the

Boundary:	**Extent**
North: Vellammal's Land	North:40 Feet
South: Dorai'Land	South: 40 Feet
East: Natesan Naicker's Land	East:48 ½ Feet
West: Road	West: 48 ½ Feet

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आर. एच. रोड, रायपेट्टा/ Royapettah High Road, चेन्नई /Chennai- 14
Phone: 28112261-90 ; Email:zs8341@pnb.bank.in

Last Date for Depositing EMD	**On or before 17-08-2026 up to 5.00 p.m.**
Inspection of Property with Prior Appointment with Authorized Officer	**10-08-2026**
Date of e auction and Time of E auction	**Date 18-08-2026** 11.00 AM – 4.00 PM
BID MULTIPLIER (Minimum incremental Bid Value)	Rs. 1,00,000.00
Total Dues payable to Bank	Rs. 13,13,19,166.09 (Rupees Thirteen Crore Thirteen Lakh Nineteen Thousand One Hundred Sixty Six and paise Nine Only as on 30.06.2026
Contact Person	Shri VNS Chandrashekhar Achalla, Chief Manager/Authorized Officer, Mobile No. 8328235168

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://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 eKYC 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://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.ebkray@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/ web page portal.
   (1) **https://www.baanknet.com**
   (2) **www.pnbindia.in**
6. The intending participants of e-auction may download free of cost, copies of the Sale

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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 (>=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://www.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 the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favour of "The Authorized Officer, Punjab National Bank, Stressed Asset Management Branch A/c No. 834100317118A Payable at Chennai (IFSC No. PUNB0834100) OR through NEF/RTGS in A/c No. 834100317118A, IFSC No. PUNB0834100, Punjab National Bank, Stressed Asset Management Branch, Chennai.
14. 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.
15. 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.
16. The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, GST etc. for transfer of the property in his/her name
17. The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any
18. The Authorized 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.
19. 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. The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for a

change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained.

20. The properties are being sold on "***AS IS WHERE IS BASIS***" and "***AS IS WHAT IS BASIS***" and "***WHATEVER THERE IS BASIS***".
21. 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.
22. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by the Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances, or any other ground whatsoever The bidder may inspect the property in consultation with the dealing official as per the details provide.
23. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
24. 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.
25. 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.
26. 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://www.baanknet.com** & www.pnbindia.in.

For **punjab national bank**

वी.एन.एस चंद्रशेखर अचला / V.N.S. CHANDRASEKHAR ACHALLA
मुख्य प्रबंधक / Chief Manager / प्राधिकृत अधिकारी / Authorised Officer

VNS Chandrashekar Achalla
Chief Manager /Authorized Officer
Punjab National Bank
Secured Creditor

Date:14-07-2026
Place: Chennai