

[Abridged Sale Notice for publication in newspapers for the Auction to be conducted through Baanknet.com]

Branch - Devakottai Branch, 477/214 Near BSNL Office, Thiruppathur Road, Devakottai-630 302

MOBILE No: 04561 261992 Email ID: vjdeva@bankofbaroda.com

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 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below: -

Name & Address of Borrower (s) / Guarantor (s) / Mortgagor (s)	1. Mr.RM. Arumugam (Borrower and Mortgagor) S/o Ramasamy 172, Middle street, Amaravathypudhur, Karaikudi – 630001 2. Mrs.Theivanai (Co Borrower) W/o Arumugam 172, Middle street, Amaravathypudhur Karaikudi - 630001
Detailed description of the immovable property with known encumbrances, if any (owner/Mortgagor name)	Equitable Mortgage of all the part and parcel of residential land and building situated at Sy.No.264/2, 264/1, 264/3, 268/1 Plot no:22, Block- N with East west 55ft, South north 40ft., totally compromised of 2200 sq ft situated within Perattukottai Group, Thanavayal, Sanakarapathy Nagar, Devakottai Taluk, Devakottai Town, Sivagangai district. Boundaries: North: Plot No.21 N- Block East: 23 feet wide Road West: Plot No.13 N- Block South: Plot No.23 N- Block
Total Dues	Total Balance outstanding as on 18-07-2026: Rs. 25,54,466/- (Rupees Twenty Five Lakhs Fifty Four Thousand Four Hundred Sixty Six Only) and further costs, charges.
Date of e-Auction and Time of E-auction	08-08-2026 - 2.00 PM to 6.00 PM
Reserve price, Earnest Money Deposit (EMD) and Bid Increase Amount	The Reserve Price will be Rs.15,16,000/- (Rupees Fifteen Lakhs Sixteen Thousand Only) and the Earnest Money Deposit (EMD) will be Rs.1,52,000/- (Rupees One Lakh Fifty Two Thousand

कृते बैंक ऑफ बड़ौदा Bank of Baroda

अधिकृत अधिकारी / Authorised Officer
कारकुडी शाखा / Karaikudi Branch

	Only) Bid Increase Amount will be Rs.25,000/- (Rupees Twenty Five Thousand Only)
Status of Possession (Constructive /Physical)	Physical Possession
Property Inspection date & Time.	01-08-2026 - 10.00 AM to 4:00 PM

Important Instructions & Contact Information

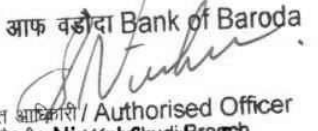
For detailed terms and conditions of sale, please refer/visit to:

- **Official Website Link:** <https://bankofbaroda.bank.in/e-auction>
- **Online Auction Portal:** <https://baanknet.com>

Prospective bidders may also contact the **Authorised Officer** on mobile number: **8148716445**.

Date: 20-07-2026

Place: Karaikudi

कृते बैंक ऑफ बड़ौदा Bank of Baroda

 अधिकृत अधिकारी / Authorised Officer
 Name: Nimra Sunda
 Authorized Officer
 Bank of Baroda