

ASSET RECOVERY MANAGEMENT BRANCH
PNB House, Trichy-Tanjore Road, Kailasapuram, Trichy - 620 014
Phone : 0431-2521163, Mail Id – cs8327@pnb.bank.in

Date: 20.07.2026

BY SPEED POST A/D

S.NO	NAME AND ADDRESS BORROWER / Mortgagor
1.	Mr.Rajamohan, No.5/92, North Street Vilanagar, Arupathy, Mayiladuthurai Tamil Nadu-609309

Dear Sir/s/Madam,

Reg: Credit facilities availed by Mr. Rajamohan From Punjab National Bank , BO: Mayiladuthurai

Please refer to our demand notice issued u/s 13(2) of SARFAESI Act dated 18.01.2024 followed by possession notice dated 04.04.2024 issued u/s 13(4) of the said Act, having failed to adjust the above loan accounts we have decided to bring the mortgaged / hypothecated properties for e-auction sale under the SARFAESI Act.

Please find enclosed copy of the e-auction sale notice dated 20.07.2026 for your perusal and necessary action.

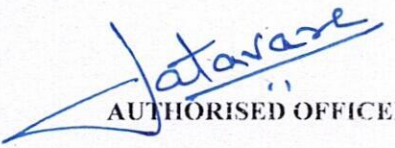
Thanking you,

Yours faithfully,


AUTHORISED OFFICER

Encl: as above

Copy to The Branch Head, BO: **Mayiladuthurai (034200)** for information along with copy of e-auction notice.


AUTHORISED OFFICER

ASSET RECOVERY MANAGEMENT BRANCH
CIRCLE OFFICE TRICHY, PNB House, Trichy-Tanjore Road, Kailasapuram, Trichy - 620 014
Phone : 0431-2521163, Mail Id – cs8327@pnb.bank.in

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 provision 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 constructive/physical/ symbolic possession of which has been taken by the Authorised 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		BO: Mayiladuthurai (034200)
Name of the Account		Mr. RAJAMOHAN
Name & addresses of the Borrower / Co Borrower account		
S.NO	NAME AND ADDRESS BORROWER / Mortgagor	
1.	Mr.Rajamohan, No.5/92, North Street Vilanagar, Arupathy, Mayiladuthurai Tamil Nadu-609309	
Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002		18.01.2024
Possession Date u/s 13(4) of SARFAESI ACT 2002		04.04.2024
Balance Outstanding as on 30.06.2026		Rs.53,28,538.85 (Rupees Fifty Three Lakh Twenty Eight Thousand Five Hundred Thirty eight and Paise Eighty Five Only) as on 30.06.2026 plus further interest, costs and other charges thereon from 01.07.2026
Nature of Possession Symbolic /Physical/Constructive		Physical Possession
Details of encumbrances known to the Secured Creditor		Nil as per available record
Bank Property ID		PUNBHWA50401213



Description of the Immovable Properties Mortgaged / Owner's Name (mortgagors of property(ies)) :

Immovable Property in the Name of Mr.Rajamohan Ragavan, S/o Ragavan:

In Mayiladuthurai Registration District, Sembanarkoil Sub Registry, Tharangambadi Taluk, Arupathi Village, Vilanagar, Kothan Street, situated RS NO 190/1A Extent 1817 SqFt (168.80 Sq.Mtr)

BOUNDARIES:

East by Sudhakar Manai

West By Nandakumar House and Backyard

South by Kaliyaperumal House and Backyard

North by Street

Reserve Price	Rs.33,32,000/- (Rupees Thirty Three Lakh Thirty Two Thousand Only)
Earnest Money Deposit (EMD) (last date of deposit of EMD)	₹3,33,200/- (Rupees Three lakh Thirty Three Thousand Two Hundred Only) 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	24.08.2026 (Monday) From 10:00 AM to 4.00 PM

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 mobile number and email-id. 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 documents and 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-400 037 (Contact Phone 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>.

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.pnbindia.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. 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 may contact authorized representative of our e-Auction Service Provider <https://www.baanknet.com>. 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 favour of "The Authorized Officer, Punjab National Bank, Asset Recovery Management Branch A/c No. 832700317118A Payable at Trichy OR through NEF/RTGS in A/c No. 832700317118A, IFSC No. PUNB0832700, Punjab National Bank, Asset Recovery Management Branch, Trichy.

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 & 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. It shall be the responsibility of the successful bidder to remit the 1% of TDS in Favour of Mortgagors as applicable u/s 194-IA of the Income Tax act 1961 within stipulated time i.e 15 days from the date of auction if the bid amount is Rs.50.00 lakhs and above. The purchaser has to produce the proof of having deposited TDS.

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 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.

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 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 immoveable 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 maintenance 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.pnbondia.in>

Date : 20.07.2026

Place: Trichy



Atavare
**AUTHORIZED OFFICER
PUNJAB NATIONAL BANK
SECURED CREDITOR**