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SASTRA CENTRE
Circle office, PNB House, Trichy-Tanjore Road,Kailasapuram, Trichy - 620 014
Phone : 0431-2521165, Mail Id – cs8327@pnb.co.in

Date: 02.11.2026

BY SPEED POST A/D

S No	NAME AND ADDRESS (Borrower/mortgagor)	S No	NAME AND ADDRESS (Borrower/Mortgagor)
1.	**M/s Sivajothi Traders, Prop. Mr. KMC Ramachandran No.22, Sivajothi Traders Building, Koodalpudur, TNHB Colony, JJ Nagar, Madurai-625017**	2	**Mr. KMC Ramachandran S/o Mr. KM Chinnu Prop: M/s Sivajothi Traders Door No.18/4, Nethaji Street, Palam Station Road, Sellur, Madurai-625002**
S No	NAME AND ADDRESS (Borrower/mortgagor)		
3.	**M/s Sivajothi Traders Prop. Mr. KMC Ramachandran, 38/3, Paalam Station Road, Sellur, Madurai-625002**		

Dear Sir /Madam,

Reg: Credit facilities availed by M/s Sivajothi Traders Prop: KMC Ramachandran from Punjab National Bank, BO: Madurai North Veli (108910) , CO:Trichy

Please refer to our demand notice issued **u/s 13(2) of SARFAESI Act dated 15.03.2024 followed by possession notice dated 20.06.2024 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 **02.11.2026** for your perusal and necessary action.

Thanking you,

Yours faithfully,

AUTHORISED OFFICER

Encl: as above

Copy to The Branch Head, **Madurai North Veli (108910)** for the information along with copy of e-auction notice.

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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 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 Authorized 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	**Madurai North Veli (108910)**
Name of the Account	**M/s Sivajothi Traders Prop: KMC Ramachandran**
Name & addresses of the Borrower / Guarantors account	**Borrower:** **M/s Sivajothi Traders,** **Prop. Mr. KMC Ramachandran** **No.22, Sivajothi Traders Building,** **Koodalpudur,** **TNHB Colony, JJ Nagar,** **Madurai-625017** **Borrower/Mortgagor:** **Mr. KMC Ramachandran** **S/o Mr. KM Chinnu** **Prop: M/s Sivajothi Traders** **Door No.18/4, Nethaji Street,** **Palam Station Road, Sellur,** **Madurai-625002** **Borrower/Mortgagor:** **M/s Sivajothi Traders** **Prop. Mr. KMC Ramachandran,** **38/3, Paalam Station Road, Sellur,** **Madurai-625002**

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Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies)	**Property in the name of Mr. KMC Ramachandran:** All That Part and Parcel of property situated at Madurai District, Madurai North Registration District, Erstwhile Chokkikulam Sub Registration District, Now Vilangudi SRO, Madurai Town, Madurai North Taluk, Thathaneri Village, TNHB, Koodal Puthur Site and Service Scheme, Madurai TNUDP division, Commercial Shop No.22 Comprised in Survey No.34 part in Ward 2 a bounded by: North by: 10 Meter Road East by: 12 Meter Road South by: LIG II Plots West by: MIG Plots Measuring: On the North 33.00 meter, on the East 30.50 meter, on the South 9.00 meter, on the West 18.00 meter and Splay NIL in all measuring **378.00 sq.meter or 4069 Sq.feet**
Description of the Machineries	**Machines Installed in Property No-1:** **Ground Floor Machines** 1. **Flour Mill Machines** make NO.2 standard with Qty-5nos of old used motor rating 22 kw for the flour mill machine, with SS feeding hopper with SS pipes connected to the flour machine from second floor along with SS built tanks installed near flour mill machine with SS pipe connection for each of the flour mill machines. Roof mounted SS hopper connected to flourmili, screw conveyor roof mounted with motor 2hp and gear box wall mounted dust collector SS built connected to screw conveyor 2. **Elevator** mild steel fabricated with motor and pulley lifting height 30ft approx. with MS fabricated receiving bin along with Manual trap for grain & pulse 3. **Seiving Machine** make not known with main motor with wooden box frame 10 stage for flour sieveing along with sieves-10nos & SS built Flour receiving vessel near shaker machine and SS pipe lines from second floor. **Machinery installed in second floor** 4. **SS Built Blender** machine with main drive motor & gear box along with vibromotor 0.1 kw rating mounted on MS frame Screw conveyor

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	closed type SS built with motor 0.75 kw motor and Gear box connected to Elevator 5. **Flour Cyclone SS** built with air lock qty-7 nos along with motor make Crompton greaves rating 0.75 kw with TGPL make gear box qty-5 nos all of the flour collector installed on MS frame 6. **Air Lock Type Cyclone** unit for grain storage MS fabricated with solenoid valves make Rotex model 24106-52-12G Qty – 4nos and ball valve type control valve Qty-4nos with duct line from cyclone to blower fan and motor rating 15 kw make Siemens and SS duct lines to flour cyclone's **Reciprocating Type Air Compressor** make Ingersoll rand model 2475 sr no NAR10719644 with motor make Crompton greaves rating 5hp with receiving tank
Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002	**15.03.2024**
Outstanding as on **31.05.2026**	**Rs. 2,08,37,280.3/-** (Rupees Two Crore Forty Four Lakhs Fifty One Thousand Six Hundred Sixty Nine Only) as on 31.10.2026 plus further interest, costs and other charges thereon from 01.11.2026
Possession Date u/s 13(4) of SARFAESI ACT 2002	**20.06.2024**
Nature of Possession Symbolic/Physical/Constructive	Physical
Reserve Price	**Rs.1,40,00,000/-** (Rupees One Crore Forty Lakhs Only)
Earnest Money Deposit (EMD) (last date of deposit of EMD)	**Rs.14,00,000/-** (Rupees Fourteen Lakhs Only) **EMD Last Date: On or before commencement of E-Auction**
Bid Increase amount	Rs. 1,00,000/- (Rupees One Lakh Only)
Date / Time of E-auction	**26.11.2026 (Thursday) 10:00 AM to 04:00 PM**
Details of encumbrances known to the Secured Creditor	Nil

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TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. 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://BAANKNET.COM) using their email-id and mobile number. The process of e-KYC is to be done through Digilocker. 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.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** 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/ 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 (>=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. **Ten 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 **ten 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 ebkray 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 case of failure to deposit the amounts as

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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.

14. 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.
15. 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.
16. 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.
17. The properties are being sold on "***AS IS WHERE IS BASIS***" and "***AS IS WHAT IS BASIS***" and "***WHATEVER THERE IS BASIS***".
18. 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.
19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provide.
20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
21. 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.
22. 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.
23. 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://BAANKNET.COM & www.pnbindia.in.

Date: 02.11.2026
Place: Trichy

AUTHORIZED OFFICER

PUNJAB NATIONAL BANK
SECURED CREDITOR

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