इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

INDIAN BANK, ALWARPET BRANCH
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NOTICE OF SALE

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,

(1) M/s Cosmic Cuisine International P. Ltd., (Borrower), Represented by its Directors : Mr Vijay Joseph M & Mrs Punitha Rani V, Plot No.1, 155A, First Floor, 200 Feet Radial Road, Thoraipakkam, Chennai. **Also at :** St Thomas Mount Block, Ward-194, Kancheepuram, Tamilnadu - 600 097.	**(2) Mr Vijay Joseph M, (Director),** New No.34, Old No.12, Naidu Street, 3rd Lane, Kotturpuram, Chennai - 600 085.
(3) Mrs Punitha Rani V, (Director), New No.34, Old No.12, Naidu Street, 3rd Lane, Kotturpuram, Chennai - 600 085.	**(4) Mrs M. Maheswari, (Guarantor/Mortgagor),** New No.34, Old No.12, Naidu Street, 3rd Lane, Kotturpuram, Chennai - 600 085.

Sub : Your Loan Account Nos.7680808488 & 7866649541 of M/s Cosmic Cuisine International P. Ltd., Represented by its Directors : Mr Vijay Joseph M & Mrs Punitha Rani V with Indian Bank, Alwarpet Branch.

M/s Cosmic Cuisine International P. Ltd., Represented by its Directors : Mr Vijay Joseph M & Mrs Punitha Rani V availed loan facilities from Indian Bank, Alwarpet Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **M/s Cosmic Cuisine International P. Ltd., Represented by its Directors : Mr Vijay Joseph M & Mrs Punitha Rani V** failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **31.07.2026** 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 **M/s Cosmic Cuisine International P. Ltd., Represented by its Directors : Mr Vijay Joseph M & Mrs Punitha Rani V and another** liable to the Bank to pay the total amount due to the tune of **Rs.1,37,81,899/- (Rupees One crore thirty seven lakhs eighty one thousand eight hundred and ninety nine only) as on 31.07.2026** with further interest, costs, other charges and expenses thereon from 31.07.2026. All failed to make payment despite Demand Notice dated **31.07.2026.**

As **M/s Cosmic Cuisine International P. Ltd., Represented by its Directors : Mr Vijay Joseph M & Mrs Punitha Rani V** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **05.10.2026** 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.

The total amount due as on **05.11.2026** is **Rs.1,33,80,618/- (Rupees One crore thirty three lakhs eighty thousand six hundred and eighteen only)** with further interest, costs, other charges and expenses thereon from 06.11.2026.

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 15.12.2026 from 10.00 a.m. to 4.00 p.m. 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 **10.12.2026 to 11.12.2026 between 10.00 am and 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 Tender/bid Form with the Terms and conditions can be had on-line from the website **(https://www.baanknet.com)** by using the provision in the system/software. The tender form and the terms and conditions would be available in the website from **16.11.2026 to 15.12.2026.**

The intending Bidders/Purchasers are requested to register with online portal **(https://www.baanknet.com)** 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 before the e-Auction Date and time in the portal. The registration, eKYC and transfer of EMD in wallet 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://www.baanknet.com) for depositing in bidders e-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 auction 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
6120612786 e-auction EMD account, Chennai South Zone	Indian Bank, Ethiraj Salai Branch, IFSC - IDIB000C032

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.

SCHEDULE

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

Details/Description of Mortgaged Assets	**Mortgaged by Mrs. M. Maheswari :** All the piece and parcel of land and building bearing Door Number 11A, Muthuvelar Street (as per property tax receipt) comprised in Survey Number 173/2, as per Patta Number 3874 Nanjai New Survey No.173/2C and as per Patta No.759 Nanjai S. No.13/2B in measuring an extent of Ground Floor 2136.82 Sq. ft. and First Floor 2136.82 Sq. ft. thereafter the total plinth area of building is 4273.64 Sq. ft. situated in Number 99, Perunkalathur Village, Tambaram Taluk, Kancheepuram/ Chengalpet District lying within the Sub-Registrartion of Padappai and in the Registration District of Chennai South, presently

	Tambaram, being bounded on the - North by : Muthuvelar Street, South by : Perunkalathur Lake, East by : Devendra Naicker, West by : Naryanaswamy Naicker.
Reserve Price	**Rs.648.50 Lakhs**
EMD	**Rs.64.85 Lakhs**
Date, Time for e-auction and Property ID No.	**15.12.2026 from 10.00 am to 4.00 pm - IDIB7680808488**
Prior Encumbrance	**NIL**

Bidders are advised to visit the website **(https://www.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://www.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://www.baanknet.com**.

Place : Chennai
Date : 07.11.2026

AUTHORISED OFFICER
INDIAN BANK.