ANNEXURE VIII

(Sale notice format for Borrower/Guarantor/Mortgagor)
NOTICE OF SALE

Branch:Karambakudi
Phone No:9715498123

Notice of sale under Rule 6(2) & 8(6) / 9(1)*(*Retain whichever is applicable) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

1.Mr.R.Nithyanantham (Borrower) S/o S.Rathakrishnan (Late) No.138,South street, Regunathapuram Village Karambakudi Tk, Pudukottai 622302	2.Mr.C.Sekar (Gurantor) S/o Chellaiah 71B,Santhanpatti Village Karuppakontheru, Mullankurichi,Kottaikadu Po Alangudi TK,Pudukottai Dist.

Sub: Home Loan account – Mr.Nithyanantham (A/c No:6228087378) with Indian Bank, Karambakudi Branch

Mr.R.Nithyanantham availed Home Loan facility from Indian Bank, Karambakudi Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr.R.Nithyanantham failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 06.07.2015 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 Mr.R.Nithyanantham (Borrower) and C.Sekar (Gurantor) liable to the Bank to pay the amount due to the tune of **Rs.10,47,668.93./- (Rupees Ten lakh forty seven thousand six hundred and six sixty eight and Ninety three paisa only)** as on 03.07.2015 with further interest, costs, other charges and expenses thereon.Both failed to make payment despite Demand Notice **dated 06.07.2015**

As Mr.R.Nithyanantham failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 22.09.2015 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 9(1) of the Security Interest (Enforcement) Rules 2002, 15 days notice for subsequent sale is required to be given and hence we are issuing this notice.

The amount due as on 02.11.2026 is **Rs.30,96,958.91/- (Rupees Thirty lakhs Ninety Six thousand Nine hundred fifty eight only)** with further interest, costs, other charges and expenses thereon from 02.11.2026.

Please take note that this is notice of 15 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 15 days.

The date of sale is fixed as 27.11.2026 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 06.11.2026** to **26.11.2026** between **10.00 am to 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 terms and conditions of e-auction is available in the website (**https://baanknet.com)**.

The intending Bidders/ Purchasers are requested to register with online portal **(https://baanknet.com** (PSB Alliance Pvt. Ltd.**)** 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 by 27.11.2026 i.e the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC 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://baanknet.com** (PSB Alliance Pvt. Ltd.**) for depositing in bidders EMD 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 confirmation of sale 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**

6097250284	IDIB000T027

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 and without prejudice to rights of the Secured Creditor to proceed with the proceedings presently pending before DRT/RO of DRT/ DRAT/ Court and proceed with the execution of order/decree obtained/to be obtained. *(This portion may be retained if it is a suit filed account)*

SCHEDULE

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

Details/ Description of Mortgaged Assets	**Reserve Price**	**EMD**	**Date, Time for e-auction and Property ID No.**	**Prior Encumbrance**
Pudukottai Registration District,Karambakudi Sub Registration District,Karambakudi Tk,Regunathapuram Village,SF No:293/10,293/11 in all totaling 1561 sq.ft Residential Building of 145.01 sq.meters,with boundaries as follows: South of: Perumal Manai West of : Karuppan Manai East of : Chinnappan Udaiyar mania North of :Road	Rs.14.00 lakhs	Rs.1.40 lakhs	27.11.2026 from 11 am To 4 noon	Nil

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

For INDIAN BANK

AUTHORISED

Authorized Officer

Place: Pudukottai
OFFICER
Date:02.11.2026

ANNEXURE- IX

APPENDIX- IV-A" [See proviso to rule 9(1)]

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 proviso to Rule 9(1) 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** possession of which has been taken by the Authorised Officer of Indian Bank, Karambakudi branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 27/11/2026 for recovery of Rs.30,96,958.91 (as on 02.11.2026) due to the Indian Bank, Karambakudi branch, Secured Creditor, from 1.Mr. R.Nithyanantham, s/o S. Rathakrishnan (Borrower/Mortgagor), No.138,South street, Regunathapuram Village, Karambakudi Tk Pudukkottai District – 622302. 2. Mrs Sekar C, s/o Chellaiah (Guarantor) No 71B, Santhipatti Village,Karuppakontheru,Mullankurichi, Kottaikadu PO, Alangudi Tk, Pudukkottai District.

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	Pudukottai Registration District, Karambakudi Sub Registration District, Karambakudi TK, Regunathapuram Village, S F No 293/10, 293/11 in all totaling 1561 sq ft Residential Building of 145.01 Sq meters, Bounded by : North of : Road South of : Perumal Manai East of : Chinnappan Udaiyar Manai West of : Karuppan Manai Total extent of plot: 1561 sq.ft
Encumbrances on property, if any	Nil
Reserve Price	Rs 14,00,000 /-
EMD Amount	Rs 1,40,000
Bid incremental amount	Rs 25000
Date and time of e-auction	27.11.2026 11.00 AM to 4.00 PM
Property ID No.	IDIB6228087378

Bidders are advised to visit the website (**https://baanknet.com**) of our e auction service provider PSB Alliance Pvt. Ltd. to participate in online bid. For Technical Assistance, please call 8291220220. For Registration status and EMD status, please email to support.baanknet@psballiance.com.

For property details and photograph of the property and auction terms and conditions, please visit: **https://baanknet.com** and for clarifications related to this portal, please contact PSB Alliance Pvt. Ltd, Contact No. 8291220220.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with **https://baanknet.com**

Date : 06.11.2026
Place :. Karambakudi

For INDIAN BANK

Authorised Officer

Authorized Officer

Contact Person: 1. Mr SENDILKUMAR, Authorised Officer Ph- 99408 09300

2. Mr MANOKARAN.K , Branch Manager, Ph- 97154 98123