AHF/2026-27/29- SN1

Equitas Small Finance Bank

E-AUCTION SALE NOTICE FOR THE SALE OF IMMOVABLE PROPERTY

Under SARFAESI Act, 2002, r/w Rule 8(6) & 9 of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrowers, Co borrowers and Guarantors that the below described immovable property/ies mortgaged to the Secured creditor, the possession of which has been taken by the Authorised Officer of Equitas Small Finance Bank Ltd., will be sold on "AS IS WHERE IS" "AS IS WHAT IS CONDITION" "WHATEVER THERE IS" and "NO RECOURSE BASIS" on 15/12/2026 for recovery of Rs. 80,24,840 /- (Rupees Eighty Lakhs Two-Four Thousand Eight Hundred and Forty Only) as on 02/11/2026 with further interest from 03/11/2026 due to Equitas Small Finance Bank Ltd., from.

1. Mr.S.Karthick

   S/o, Mr.Selvam,

   D. No.48/1, Kompu Karan Puliyar,

   Kadamalaikundu,

   Aundipatti,

   Theni - 625579

2. Mrs.S.P.Narmatha

   W/o. Mr.S.Karthick

   D. No.48/1, Kompu Karan Puliyar,

   Kadamalaikundu,

   Aundipatti,

   Theni - 625579

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Equitas Small Finance Bank Limited
4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002
T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.bank.in | www.equitas.bank.in | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

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Possession Status	Constructive Possession
Reserve Price	Rs. 74,66,000/- (Rupees Seventy-Four Lakhs and Sixty Thousand Only).
Earnest Money Deposit	Rs. 7,46,600/- (Rupees Seven Lakhs Forty Six Thousand and Six Hundred Only).
Multiplier Amount	Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	10/11/2026 to 11/12/2026 - 10.00 AM to 04.00 PM. (Contact No: 1.Mr.– Kandavel.B, (+91 95008 95888)
Last Date & Time for Submission of EMD along with requisite documents	14/12/2026– 1 PM
Date & Time of E-Auction Sale	15/12/2026 - 12.30 PM to 01.00 PM
E-Auction Portal Name	https://www.bankeauctions.com
Communication Address	The Authorised Officer (AHF – LEGAL), Equitas Small Finance Bank Ltd., 4th Floor, PHASE – II, No.769, Spencer Plaza, Anna Salai, Chennai - 600 002.
Property Address.	D. No.48/1, Kompu Karan Puliyar, Kadamalaikundu, Aundipatti, Theni - 625579

SCHEDULE OF SECURED ASSET

Property owned by Mrs.S.P.Narmatha

Theni District, Periyakulam Registration District, Kadamalaikundu Sub-Registration Office, Kadamalaikundu Village, in Patta No. 846 in Survey No.1459/2 to an extent of 0.21.50 Hectare equivalent to 3 Acre in which Western Portion was excluded, Remaining Portion of Eastern Portion to an extent of 50 Cents in which 34 Cents equivalent to 0.13.78 Hectare, now in sub-division in Patta No.6689 in Survey No.1459/2F to an extent of 0.13.78 Hectare in which 15 Cents of the property within the following boundaries:-

North: Property belongs to Santhiya

East : Property belongs to Arunadevi

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South : East-West way

West: Property belongs to Muthaiya

Within which property totally to an extent of 0.06.00 Hectare equivalent to 15 Cents of the property in which constructed a building bearing at Door No. 1/80A in Property Tax Assessment No. 1163 and with all deposits and fittings and all other amenities along with all pathway rights.

The Said property comprised in Survey No. 1459/2F, Now 1459/2F1 in Patta No.6689.

TERMS & CONDITIONS:

1. The interested buyers are advised to go through bank's website www.equitas.bank.in for detailed terms and conditions. The present notice is also uploaded on the Bank's official website at https://equitas.bank.in/important-notices/.
2. The auction sale will be 'On line E-Auction' Bidding through website https://www.bankeauctions.com.
3. Bidders are advised to go through the website https://www.bankeauctions.com for detailed Terms and Conditions of Auction sale before submitting their bids and taking part in the E-auction sale proceedings.
4. Intending bidders, please contact our Authorised Person of M/S C1 India PVT LTD through their contact person Prabakaran M having support Help Desk No. +917291981124 /25 /26 Mobile no. +91-7418281709 and e-mail ID's tn@c1india.com & support@bankeauctions.com.
5. Prospective bidders may avail online training on e-auction from our Authorised e-Auction Service Provider, M/S C1 India PVT LTD through their contact person Prabakaran M having support Help Desk No. +917291981124 /25 /26 Mobile no. +91-7418281709 and e-mail ID's tn@c1india.com & support@bankeauctions.com.
6. Bids shall be submitted through online procedure only in the prescribed format with relevant details.
7. Earnest Money Deposit (EMD) shall be deposited in favour of Equitas Small Finance Bank Ltd., through Electronic mode (RTGS/NEFT) to credit of Account No. **200000807725**, Equitas Small Finance Bank Ltd, T. Nagar branch, Bhaggyam Galleria, New No. 18, Bazulla Road, T. Nagar, Chennai - 600 017, IFSC Code: **ESFB0001001**, before submitting the bids online on or before as mentioned in the above table.

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8. A copy of the bid form along with Online Transfer Details shall be handed over to the Authorized Officer, Equitas Small Finance Bank Ltd, No. 769, IV Floor, Phase II, Spencer Plaza, Anna Salai, Chennai – 600 002, **on or before** as mentioned in the above table. The interested buyer/s may contact the Authorized Officer in the above said address.

9. The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs.10,000/- (Rupees Ten Thousand only).

10. The properties are being sold with all the existing and future encumbrances, whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any manner whatsoever for any third party claims/rights/dues. The purchaser shall not be entitled to make any claim against the Authorised Officer/Secured Creditor on a later date.

11. If any participant/bidder intends to bid for more than 1 property under sale proceedings/auction. Then, the participant/bidder has to submit a separate bid for each of the properties by following the process as mentioned above. The bid amount submitted shall be above the Reserve Price.

12. In case of more than 1 bid, the highest amount mentioned bid will be accepted.

13. The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money, already paid), immediately on closure of the sale proceedings on the same day or next working day of the sale in the same mode as stipulated in above.

14. On failure to make the payment of above said 25% including EMD amount already remitted, the bank will be entitled and reserve its right to deduct 50% of the EMD amount remitted along with bid form.

15. The balance of the purchase price shall have to be paid within 15 days of acceptance & confirmation of sale conveyed to them failing which, the bank is at liberty to forfeit the amount deposited by the successful bidder without any notice.

16. The EMD of the unsuccessful participants/bidders will be returned within 10 working days from the closure of the sale proceedings without any interest.

17. The sale is subject to confirmation of the Bank. If the borrowers/co-borrowers/guarantor pay the amount due to the bank in full before date of sale, no sale will be conducted.

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18. The property is sold in "as is where is basis and as is what is condition" and the intending participants/bidders should make discreet enquiries as regards any claim, charges on the property of any authority, besides the bank's charges and should satisfy themselves

about the title extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges/encumbrances over the property or on any other matter, etc., will be entertained after submission of the tender/bid.

19. The property particulars 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.

20. The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.

21. The purchaser shall bear the stamp duties, charges including those of sale certificates, registration charges, all statutory dues payable to government, taxes and rates and outgoings, both existing and future relating to the properties. The sale certificate will be issued only in the name of the successful bidder.

22. The sale is subject to the conditions prescribed in the SARFAESI Act, 2002 and The Security Interest (Enforcement) Rules 2002 amended w.e.f: 04.11.2016.

23. Neither the Bank nor the service provider will be responsible for the any network connectivity issue, system error and electricity problem occurs while submitting the online bids/participating in the auction sale.

SALE NOTICE TO BORROWERS/CO-BORROWERS/GUARANTORS

(Under Rule 8(6) of The Security Interest (Enforcement) Rules, 2002).

Notice is hereby given to you that the date fixed for sale of the properties and will be sold under SARFAESI Act, 2002. You are also at liberty to participate in the sale to be held on the terms and conditions thereof including deposit of earnest money or may bring suitable buyers.

Place : Chennai

Date : 02/11/2026

For Equitas Small Finance Bank Ltd.,

Authorised Officer.

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