PUNJAB & SIND BANK (A Govt. of India undertaking) ARMB Chennai, First floor, Spencer Plaza, 770-A Anna Salai Chennai -600002	पी.एस.बी.	पंजाब एण्ड सिंध बैंक (भारत सरकार काउपक्रम) ए आर एम बी चेन्नई, प्रथम मंजिल, स्पेंसर प्लाज़ा, 770-A अन्न सलाई, चेन्नई – 600002
Ph: 044-28492888 **E-mail**: c0765@psb.co.in		**फोन**: 044-28492888 **ईमेल**: c0765@psb.co.in

[APPENDIX-IV-A]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets is issued under the Securitisation and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 read with proviso to 8(6) of the Security Interest (Enforcement) Rules, 2002. This notice is also to be treated as 15 days statutory sale notice to borrowers & guarantors (Legal heirs) under Rule 8 & 9 of Security Interest (Enforcement Rules), 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor(**Punjab & Sind Bank – holding first charge**), Physical 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"** basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor(s)/Guarantors(s)/details of secured Assets(s)/Dues/Reserve price /e-Auction date & Time, EMD amount are mentioned in the table below.

SCHEDULE OF THE SECURED ASSETS

Sr.No.	Name & address of Borrower(s)/Guarantor(s)/ Mortgagor(s)	Detailed description of the immovable property with known encumbrances if any	Notice Amount & Date Present Outstanding amount as on 30.09.2026	Date & Time Of E-auction	Reserve price, EMD amount & Bid Increase Amount	Property Inspection date & Time	Last Date & Time of EMD submission Status of Possession
I	**Mr. K Nagarajan** No.12, Bharathi nagar 2nd Street, Villivakkam Chennai 600049	**Flat Description:** "Flat No.G1, Ground Floor, KAS River View Apartment, Plot No.224, Ganga Nagar, Sevvapet, Thiruvallur – 602025" measuring 825 Sq.ft. (UDS 305 Sq.ft) in the name of Mr. K.Nagarajan registered vide Doc.No.6158/2014 at ThiruvallurSRO on 28-05-2014. **Schedule A:**Plot No.224, measuring 2361 sqft in Ganga Nagar layout approved vide	13(2) notice dated 12.11.2015 Amount: 24.08 Lakhs	Date: 27.11.2026 Time: 12.00 PM to 2.00 PM	Reserve Price: 20.70 Lakhs EMD amount: 2.07 Lakhs Bid Increase amount: 0.50 Lakhs	Date: 23.11.2026 Time: 11.00 AM to 3.00 PM	Date: 26.11.2026 Time: Till 3.00 PM

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

अधिकृत अधिकारी/Authorised Officer

PUNJAB & SIND BANK
(A Govt. of India undertaking)
ARMB Chennai, First floor,
Spencer Plaza, 770-A Anna Salai
Chennai -600002
Ph: 044-28492888
E-mail: c0765@psb.co.in

पी.एस.बी.

पंजाब एण्ड सिंध बैंक
(भारत सरकार काउपक्रम)
ए आर एम बी चेन्नई, प्रथम मंजिल,
स्पेंसर प्लाज़ा, 770-A अन्न सलाई,
चेन्नई – 600002
फोन: 044-28492888
ईमेल: c0765@psb.co.in

2	**Mrs P Lalitha** 33/1, Kalaivanarnagar, Main road, Ambattur (Padi), Chennai 600050	No.N.C.S.,d.t.p.m.87/373,comprised in Survey No.101/1,102/1,103,104,105,123/2,125,126/1, situated at No.92 sevvapet Village, Thiruvallur Taluk & District. The plot lays in Patta No.315 and the new subdivision survey No.101/1 & 101/1B. **Bounded By**: North by: Plot No.223, South by: Vacant Land, East by: Mr.Krishnan's House, West by: 30 feet wide Street. **Measuring**: East to west on Northern side 68 feet, Southern side 73 feet; North to South on Eastern side 32 feet, Western side 35 feet. In all 2361 sq ft. **Schedule B:** Undivided share (UDS) measuring an extent of 305 sq.ft. out of 2361 sq.ft., along with a superstructure building of 825 sq.ft., in the ground floor bearing FLAT NO/DOOR NO: "G1" . This property lies within the limits of No.92 Sevvapet Village Panchayat limits.	Balance Outstanding as on 31.10.2026 : Rs.80,88,674.56/- plus costs, Interests and other charges				Physical Possession

***NOTE: The measurement of above property, however, be verified by the bidders at site and also from the records of the Revenue Authorities prior to participating in auction.**

TERMS AND CONDITIONS OF E-AUCTION SALE

1. The online E-auction shall be held through auction platform i.e. https://baanknet.com on the date and time provided. The intending bidders/purchasers are required to register through https://baanknet.com by using valid email ID and mobile number. The intending bidders/purchasers are further required to upload their KYC documents and Bank details. Registration and uploading formalities should be completed well in advance.
2. EMD Payment: 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 and after completion of KYC verification; the intending bidders/Purchasers may login and make the EMD payment. For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein on portal after login as buyer. Payment can be made through payment gateway and also by way of creating challans and by depositing the amount in the wallet. The payment must be ensured well in advance before the stipulated time. Interested bidder shall deposit pre-bid EMD with https://baanknet.com Auction portal before

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For PUNJAB & SIND BANK