इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Kali Branch
Main Road, Kali, Mayiladuthurai. 609001
Tel No. : 04364-226731
Email- kali@indianbank.co.in IFSC - IDIB000K130

Date: 02.08.2024

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 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 **Physical/~~Constructive(Symbolic)~~** (whichever is applicable) possession of which has been taken by the Authorised Officer of Indian Bank, Koranad branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 21.08.2024 for recovery of Rs.19,41,978/- () as on 02.08.2024 due to the Indian Bank, Kali branch, Secured Creditor, from as below mentioned name and address:

1.Mr.K.Muruganandham (Borrower) **S/o. K.Kaliyaperumal** **5/4A, PillaiyarKovil Street** **Senbagacherry** **Thirumangalam** **Mayiladuthurai 609811**	**2. Mrs.M.Swathi** **W/o.Mr.K.Muruganandham** **5/4A, PillaiyarKovil Street** **Senbagacherry** **Thirumangalam** **Mayiladuthurai 609811**

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

Detailed description of the Property	.Mayiladuthurai District, Kuthalam Sub-Registration District, Senbagacherry Village, Thirumangalam Post in R.S.No.183/2, New R.S.No.183/2B, totally comprises of 2761sq.ft with the following boundaries: North of Road, South of Vaigal, East of Natarajan House, West of Ranganathan Nanjai
Encumbrances on property	NIL
Reserve Price	Rs.18,70,000/-
EMD Amount	Rs.1,87,000/-
Bid incremental amount	Rs.10,000/-
Date and time of e-auction	21/08/2024, From 10.00AM to 5.00PM
Property ID No.	IDIB6679372054

Bidders are advised to visit the website (**https://www.ebkray.in**) 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 for EMD status please email to support.ebkray@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: **https://www.ebkray.in** 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://www.ebkray.in**

Date : .02.08.2024
Place :. KALI

For Indian Bank
Koranad Branch
Authorised Officer / Chief Manager

Authorised Officer

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Kali Branch
Main Road, Kali, Mayiladuthurai. 609001
Tel No. : 04364-226731
Email- kali@indianbank.co.in IFSC - IDIB000K130

Date: 02.08.2024

QR Code					
Bank Website www.indianbank.in	E-auction website	Document (Sale Notice Image)	Property Location	Video of property	Photos of Property

Contact Person:

1. Mr.M.Sadhasivam, Authorised Officer - Mobile No - 9486001069

2. Mr.A.Aslam Baig, Branch Manager – Mobile No - 8220839973

For Indian Bank
Kotmad Branch
Authorised Officer / Chief Manager

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Kali Branch
Main Road, Kali, Mayiladuthurai. 609001
Tel No. : 04364-226731
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Date: 02.08.2024

Sale notice for sale of immovable properties

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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(Symbolic)/**~~ **Physical** (whichever is applicable) possession of which has been taken by the Authorised Officer of Indian Bank,Koranad branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 21.08.2024, for recovery of Rs.19,41,978/- (Rupees Nineteen Lakhs Forty One Thousand Nine Hundred and Seventy Eight Only) as on 02.08.2024 due to the Indian Bank, Kali branch, Secured Creditor, from as below mentioned name and address

1.Mr.K.Muruganandham (Borrower) **S/o. K.Kaliyaperumal** **5/4A, PillaiyarKovil Street** **Senbagacherry** **Thirumangalam** **Mayiladuthurai 609811**	**2. Mrs.M.Swathi** **W/o.Mr.K.Muruganandham** **5/4A, PillaiyarKovil Street** **Senbagacherry** **Thirumangalam** **Mayiladuthurai 609811**

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

Detailed description of the Property	.Mayiladuthurai District, Kuthalam Sub-Registration District, Senbagacherry Village, Thirumangalam Post in R.S.No.183/2, New R.S.No.183/2B, totally comprises of 2761sq.ft with the following boundaries: North of Road, South of Vaigal, East of Natarajan House, West of Ranganathan Nanjai
Encumbrances on property if any	NIL
Reserve Price	Rs.18,70,000/-
EMD Amount	Rs.1,87,000/-
Bid incremental amount	Rs.10,000/-
Date and time of e-auction at the platform of e-auction Service Provider **https://www.ebkray.in**	21/08/2024, From 10.00AM to 5.00PM
Property ID No.	IDIB6679372054

The intending Bidders/ Purchasers are requested to register with online portal (**https://www.ebkray.in**) 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 19.08.2024 i.e 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.

For Indian Bank
Koranad Branch

Authorised Officer / Chief Manager

TERMS AND CONDITIONS

1. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website **(https://www.ebkray.in) for depositing in bidders e-Wallet.** NEFT transfer can be done from any Scheduled Commercial Bank.

2. 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.

3. 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 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
6096718798 E AUCTION EMD ACCOUNT	Kumbakonam Main Branch

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.

4. **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 borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.**

5. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.

6. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.

7. 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.

8. The Sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

9. Platform (**https://www.ebkray.in**) for e-Auction will be provided by our e Auction service provider **PSB alliance Pvt. Ltd.,** Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037(Contact Phone 8291220220, email ID:- support.ebkray@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process **at e-Auction Service Provider's website https://www.ebkray.in.**

10. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals (1) www.indianbank.in and (2) **https://www.ebkray.in**

For Indian Bank
Koranad Branch
Authorised Officer / Chief Manager

11. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, FAQ on eAuction and User Manual on

operational part of e-Auction related to this e-Auction from **eBKray** (**https://www.ebkray.in**).

12. The intending Bidders / Purchasers are requested to register on portal (**https://www.ebkray.in**) using their mobile number and email-id. Further, they will complete their eKYC. Once, the eKYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.

13. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

14. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. 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. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in terms of Security Interest (Enforcement) Rules, 2002.

15. Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and User Manual on operational part of e-Auction and follow them strictly.

16. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB Alliance Pvt. Ltd.. Details of which are available on the e-Auction portal.

17. 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).

18. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

19. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, Kali Branch.

20. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

For Indian Bank
Koranad Branch

Authorised Officer / Chief Manager

Place:KALI
Date: 02.08.2024

(Authorised Officer)

इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD	Kali Branch Main Road, Kali, Mayiladuthurai. 609001 Tel No. : 04364-226731 Email- kali@indianbank.co.in IFSC - IDIB000K130
	Date: 02.08.2024

NOTICE OF SALE

Branch: KALI
Phone No: 04364-236731

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.Mr.K.Muruganandham (Borrower) **S/o. K.Kaliyaperumal** **5/4A, PillaiyarKovil Street** **Senbagacherry** **Thirumangalam** **Mayiladuthurai 609811**	**2. Mrs.M.Swathi** **W/o.Mr.K.Muruganandham** **5/4A, PillaiyarKovil Street** **Senbagacherry** **Thirumangalam** **Mayiladuthurai 609811**

Sub: Loan account – 6679372054 with Indian Bank, Kali Branch

Mr.K.Muruganandham availed Home Loan facility from Indian Bank, Kali Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr.K.Muruganandham failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 21.09.2022 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.K.Muruganandham (Borrower) and Mrs.M.Swathi (Guarantor) liable to the Bank to pay the amount due to the tune of **Rs.19,26,404/- (Rupees Nineteen Lakhs Twenty Six Thousand Four Hundred and Four Only)** as on 21.09.2022 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 21.09.2022

As Mr.K.Muruganandham (Borrower) and Mrs.K.Swathi (Guarantor) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 29.06.2024 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.

For Indian Bank
Kotmad Branch
Authorised Officer / Chief Manager

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Kali Branch
Main Road, Kali, Mayiladuthurai. 609001
Tel No. : 04364-226731
Email- kali@indianbank.co.in IFSC - IDIB000K130

Date: 02.08.2024

The amount due as on 02.08.2024 is **Rs.19,41,978/- (Rupees Nineteen Lakhs Forty One Thousand Nine Hundred and Seventy Eight Only)** with further interest, costs, other charges and expenses thereon from 03.08.2024

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 21.08.2024 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 **12/08/2024** to 19/08/2024 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 Tender/bid Form with the Terms and conditions can be had on-line from the website (**https://www.ebkray.in** (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website.

The intending Bidders/ Purchasers are requested to register with online portal **(https://www.ebkray.in** (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 19.08.2024 i.e 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.ebkray.in** (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.

For Indian Bank
Koranad Branch

Authorised Officer / Chief Manager

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Kali Branch
Main Road, Kali, Mayiladuthurai. 609001
Tel No. : 04364-226731
Email- kali@indianbank.co.in IFSC - IDIB000K130

Date: 02.08.2024

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
6096718798 E AUCTION EMD ACCOUNT	Kumbakonam Main Branch

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 *(this portion may be retained if it is a non-suit filed account)*

****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 (Amt in Lakhs)**	**EMD (Amt in Lakhs)**	**Date, Time for e-auction and Property ID No.**	**Prior Encumbrance**
Schedule No.1 – All that piece and parcel of Land and building situated at Pillaiyar Koil Street, Senbagacherry Village, Thirumangalam Post, Mayiladuthurai Taluk with	Rs.18.70	Rs.1.87	21.08.2024 From 10.00AM to 05.00PM Property ID No IDIB6679372054	NIL

For Indian Bank
Koranad Branch
Authorised Officer / Chief Manager

a total extent of 2761sq.ft comprised in R.S.No.183/2 within Kuthalam Sub-Registration Office and Mayiladuthurai Taluk, Thirumangalam Revenue Village				

Bidders are advised to visit the website (**https://www.ebkray.in**) 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.ebkray@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.ebkray@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: **https://www.ebkray.in** 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.ebkray.in**.

For Indian Bank
Koranad Branch

Authorised Officer / Chief Manager

Place: KALI
Date: 02.08.2024

AUTHORISED OFFICER

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

KALI BRANCH

Main Road, Kali, Mayiladuthurai District-609811, TamilNadu.
Phone: 04364236731 CBSCODE: 1436 IBGA:K130 IFSC – IDIB000K130

USP OF AUCTIONABLE PROPERTIES

Description of the Property	
Property ID of IBAPI	IDIB6679342054
Area	2761sq.ft
Boundaries	North of Road, South of Vaigal, East of Natarajan House, West of Ranganathan Nanjai
Additional Amenities	
Nearby Facilities	
Connectivity	
Date of Sale	21.08.2024
Reserve Price/Realizable sale value	Rs.18,70,000-
Short description about property: Individual House with constructed area of 950sq.ft Ground Floor and 422sq.ft First floor with extent of land of 2761sq.ft	

QR Code					
Bank Website www.indianbank.in	E-auction website	Document (Sale Notice Image)	Property Location	Video of property	Photos of Property

Contact Person:

1. Mr.M.Sadhasivam, Authorised Officer - Mobile No - 9486001069

2. Mr.A.Aslam Baig, Branch Manager – Mobile No - 8220839973

For Indian Bank
Koranad Branch

Authorised Officer / Chief Manager