ANNEXURE- B
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 Physical possession of which has been taken by the Authorised Officer of Indian Bank, Stressed Asset Management 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.10,99,65,092.91 (Rupees Ten Crore Ninety Nine Lakhs Sixty Five Thousand Ninety Two and Paisa Ninety One Only) (as on 06.11.2026) with further interest, costs, other charges and expenses thereon from 07.11.2026 due to the Indian Bank, Melamaiyur branch (now transferred to SAM Branch, Chennai), Secured Creditor, from –

(1) M/s. GR CONSTRUCTION PRIVATE LIMITED, (Borrower), **Represented by its Directors/Share Holding Partners :** **Mr. G Ramesh and Mrs. R Narmadha Devi,** **Administrative Office/Registered Office :** No.150, Mettu Street, Thirukazhukundram, Thirukazhukundram Taluk, Pin - 603 109, Chengalpattu District.	**(2) Mr. G Ramesh,** **(Managing Director/Share Holding Partner/Guarantor/Mortgagor),** S/o Mr. Govindasamy, No.150, Mettu Street, Thirukazhukundram, Thirukazhukundram Taluk, Pin - 603 109, Chengalpattu District.
(3) Mrs. R Narmadha Devi, (Director/Share Holding Partner/Guarantor), W/o Mr. G. Ramesh, No.150, Mettu Street, Thirukazhukundram, Thirukazhukundram Taluk, Pin - 603 109, Chengalpattu District.	

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

Details/Description of Mortgaged Assets	**Property 1 :** Grama Natham Survey No.139/108, New Survey No.161/20; Extent/Area of Land Building : Area to an extent of Ac 0.05 Cents or 2178 Sq. ft., (as per Patta 233 Sq. mtr.) with built up area of 2336 Sq. ft.; No.181, Saduranga Pattinam Village, Thirukazhukundram Tk, situated within the Sub Registration District of Thirukazhukundram; Boundaries: North by : East Sandhu Battai, South by : Govindammal Punja, East by : Govindammal Punja, West by : Theru Veedhi (Mosque Street); Name of the Mortgagor: Mr. G. Ramesh. **Property 2:** **Item 1 :** Old Survey No.61/1F4, 1G, 1H, 1D, 1F2, 1F3 and 61/2, New S. No.61/8, 61/7 & 61/9, situated in GK Nagar Layout, bearing DTCP Approval No.253/2007, Item No.(i) - Survey No.61/8 (Plot No.32), Item No.(ii) - Survey No.61/7 (Plot No.33), Item No.(iii) - Survey No.61/9

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	(Plot No.34); Extent/Area of Land Building : Total area measuring to an extent of 5388 Sq. ft.; No.43, Ruthirakotti Village, Thirukazhukundram Tk, Kancheepuram Dt, situated within the Sub Registration District of Thirukazhukundram; Boundaries – Item No.(i) - North by : S. No.57 part, South by : 30 feet wide road, East by : Plot No.33, West by : 23 feet wide road, Item No.(ii) - North by : S. No.57 part, South by : 30 feet wide road, East by : Plot No.34, West by : Plot No.32, Item No.(iii) - North by : S. No.57 part, South by : 30 feet wide road, East by : Plot No.35, West by : Plot No.33; Name of the Mortgagor: Mr. G. Ramesh. **Item 2 :** Old Survey No.61/1F4, 1G, 1H, 1D, 1F2, 1F3, and 61/2, GK Nagar Layout, bearing DTCP Approval No.253/2007, No.43, Ruthirakotti Village, Item No.(i) - New Survey No.61/11 (Plot No.36) measuring an extent of 2120 Sq. ft., Item No.(ii) - Survey No.61/10 (Plot No.35) measuring an extent of 1865 Sq. ft.; Extent/Area of Land Building : Total area measuring to an extent of 3985 Sq. ft.; No.43, Ruthirakotti Village, Thirukazhukundram Tk, Kancheepuram Dt, situated within the Sub Registration District of Thirukazhukundram; Boundaries – Item No.(i) - North by : S. No.57 part, South by : 30 feet wide road, East by : Plot No.37, West by : Plot No.35, Item No.(ii) - North by : S. No.57 part, South by : 30 feet wide road, East by : Plot No.36, West by : Plot No.34; Name of the Mortgagor: Mr. G. Ramesh. **Item 3 :** Old Survey No.61/1F4, 1G, 1H, 1D, 1F2, 1F3 and 61/2, GK Nagar Layout, bearing DTCP Approval No.253/2007, New Survey No.61/12, Plot No.37; Extent/Area of Land Building : Area measuring to an extent of 2425 Sq. ft.; No.43, Ruthirakotti Village, Thirukazhukundram Tk, Kancheepuram Dt, situated within the Sub Registration District of Thirukazhukundram; Boundaries - North by : S. No.57 part, South by : 30 feet wide road, East by : Plot for shop, West by : Plot No.36; Name of the Mortgagor: Mr. G. Ramesh. **Property 3:** **Item 1:** Survey No./Khata No./House No./Site No. : Item No.(i): Punja Survey No.210 (New Survey No.210/1) extent 2 Acres, Item No.(ii): Punja Survey No.211/1 (New Survey No.211/1A) extent 42 ½ Cents, Item No.(iii): Punja Survey No.211/1 (New Survey No.211/1D) extent 71¼ Cents; Extent/Area of Land Building: Total extent: Acre 3.13 ¾ cents. Plan Approval in BA No.1/2011-12 dt 27.07.2011 by Thirukazhukundram Panchayat Union. Competent authority for building approval is DTCP; Location Village/Municipality/Sub District/District : No 263, Kilapakkam Village, Thirukazhukundram Tk, situated within the

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	Sub Registration District of Thirukazhukundram; Boundaries – Item No.(i) : North by : Meikal Porambhoke land, South by : Kamalammal, Arunachala Mudaliar and Rajarathina Mudaliar land, East by : Adhikesava Perumal Koil land, West by : Road, Item No.(ii) : North by : Item No.1 land, South by : Gopal lands, East by : Arunachala Mudaliar Vaghaira land, West by : Kamalammal land, Item No.(iii): North by: Meikal Porambhoke land, South by: Murugesa Mudaliar land, East by: Graveyard, West by: Rajarathina Mudaliar land. Name of the Mortgagor: Mr. G. Ramesh. **Item 2:** Survey No./Khata No./House No./Site No. : Punja Survey No.212/3, New Survey No.212/3A; Extent/Area of Land Building: Area measuring to an extent of 20 Cents or 8712 Sq. ft.; Location Village/Municipality/Sub District/District: No.263, Kilapakkam Village, Thirukazhukundram Tk, situated within the Sub Registration District of Thirukazhukundram; Boundaries - North by: Chakkubai land, South by: Deivasigamani Naicker house and plot, East by: Chakkubai land, West by: Pattai; Name of the Mortgagor: Mr. G. Ramesh. **Item 3:** Survey No./Khata No./House No./Site No. : Survey No.212/2; Extent/Area of Land Building : Area of land measuring 11 Cents (as per Patta No.69, New S. No.212/2B) out of 64 Cents; Location Village/ Municipality/Sub District/District : No.263, Kilapakkam Village, Thirukazhukundram Tk, situated within the Sub Registration District of Thirukazhukundram; Boundaries - North by : Deivasingamani Naiker land, South by : Gopal land, East by : Chakkubai land, West by : Pattai; Name of the Mortgagor: Mr. G. Ramesh.
Reserve Price	Property 1 : 39.00 lakhs Property 2 : 110.00 lakhs Property 3 : Rs.235.00 Lakhs
EMD and Incremental Bid	Property 1 : Rs.3.90 Lakhs, Incremental Bid - Rs.50,000/- Property 2 : Rs.11.00 Lakhs, Incremental Bid - Rs.1,00,000/- Property 3 : Rs.23.50 Lakhs, Incremental Bid – Rs.1,00,000/-
Date, Time for e-auction and Property ID No.	27.11.2026 from 11.00 am to 4.00 pm - Property 1 : IDIB6696830344D Property 2 : IDIB6696830344K Property 3 : IDIB6696830344F
Prior Encumbrance (for all the above Properties)	Subsequent attachment by Commercial Tax Department



The intending Bidders/Purchasers are requested to register with online portal (https://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 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.

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://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.

2. 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
Current Account No.422159631 A/c Name: INDIAN BANK SAM Large Branch, Chennai	Indian Bank, Ethiraj Salai Branch 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.

3. 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.

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

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

6. 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.

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

8. Platform (https://baanknet.com) 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.baanknet@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com



9. 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://baanknet.com

10. 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 (https://baanknet.com).

11. The intending Bidders / Purchasers are requested to register on portal (https://baanknet.com) using their email-id and mobile number for the completion of their eKYC. Once, the eKYC process is completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interested bidder will be able to bid on the date of e-auction.

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

13. 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.

14. 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.

15. 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.

16. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed of their being declared as a successful bidder through SMS/ email. (on mobile No/email address given by them/ registered with the service provider).

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

18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, Stressed Assets Management Branch No.55, Ethiraj Salai, Wellington Estate 2nd Floor, Egmore, Chennai 600008. Phone: 044 28216711 28202333 - Mobile No.9894804391.

19. 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 enquiries 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).

इंडियन बैंक / For INDIAN BANK

Place: Chennai
Date: 07.11.2026

मुख्य प्रबंधक / अधिकृत अधिकारी
Chief Manager / Authorised Officer
दबावग्रस्त आस्ति प्रबंधन शाखा, चेन्नै
Stressed Assets Management Branch, Chennai

Authorised Officer