

E-AUCTION SALE NOTICE FOR THE SALE OF IMMOVABLE PROPERTY/IES

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 the properties, 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" on 27/03/2025 for recovery of Rs. 4,29,25,668/- as on 05/03/2025 (Rupees Four Crores Twenty Nine Lakhs Twenty Five Thousand Six Hundred and Sixty Eight Only) with further interest from 06/03/2025 due to Equitas Small Finance Bank Ltd., from.

S.No	Account No	Facility Name	Outstanding Amount
1	200001306810	OD	80,87,594
2	200001299710	DL OD - 1	1,67,25,352
3	200001307224	DL OD -2	1,81,12,723
TOTAL			4,29,25,668

1. **MRS. R. THILAGAVATHI,**
Proprietrix - S.S.Ramachandiran Agency,
W/o.Mr.Ramachandiran (Late),
No.5, Anna Vasal Main Road, Nedungadu Village,
Thirunallar Taluk, Karaikkal - 609603.
Puducherry UT.

Also residing at,
Door No.140, Kamarajar Salai,
Nedungadu Village,
Thirunallar Taluk, Karaikkal - 609603.
Puducherry UT

2. **MR. P. VINOTH,**
S/o.Mr.Pethaperumal,
No.5, Anna Vasal Main Road, Nedungadu Village,
Thirunallar Taluk, Karaikkal - 609603.
Puducherry UT.

Also residing at,
Door No.30, Main Road,
Melakasakudy, Thirunallar Taluk,
Karaikkal - 609603. Puducherry UT.



DESCRIPTION OF THE PROPERTIES

Property - I :

Residential Property owned by Mrs. Thilagavathi.

Possession Status	Physical Possession
Reserve Price	Rs. 76,00,000/- (Rupees Seventy Six Lakhs Only).
Earnest Money Deposit	Rs. 7,60,000/- (Rupees Seven Lakhs and Sixty Thousand Only).
Multiplier Amount	Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	11/03/2025 to 25/03/2025 - 10.00 AM to 04.00 PM. (Contact Nos: Mr.A.Sivashankar - 9884655547 & Mr.Suman - 7397733885).
Last Date & Time for Submission of EMD along with requisite documents	26/03/2025 - 2 PM
Date & Time of E-Auction Sale	27/03/2025 - 2.00 PM to 3.00 PM
E-Auction Portal Name	https://www.bankeauctions.com
Communication Address	The Authorised Officer (MSME - LEGAL), Equitas Small Finance Bank Ltd., 4 th Floor, PHASE - II, No.769, Spencer Plaza, Anna Salai, Chennai - 600 002.

All that pieces and parcels of Property situated at, Puducherry Reg. District, Thirunallar Reg Sub-District, Nedungadu Commune, No. 5 Nedungadu (Annvasal) Village - R.S. No. 82/2 Cathsthar No. 44-06 Are 50 Canthiyar - 6994 Sq.ft., Patta No. 873 - together with RCC terraced house building:

Four Corners of the Said Property :-

North : the bed of Nattaru in R.S No. 84,
 South : the Annvasal Kollumangudi Main Road,
 East : the wet land of Vijayam in S.No. 82/1,
 West : the wet land of Mrs. Thilagavathy.

Together with all buildings and structure attached to the earth or permanently fastened to anything attached to earth, both present and future and all easamentary / mamool rights annexed thereto.




Property - II :

Commercial Property owned by Mrs. Mrs. Thilagavathi.

Possession Status	Constructive Possession
Reserve Price	Rs.1,50,00,000/- (Rupees One Crore and Fifty Lakhs Only)
Earnest Money Deposit	Rs.15,00,000/- (Rupees Fifteen Lakhs Only).
Multiplier Amount	Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	11/03/2025 to 25/03/2025 - 10.00 AM to 04.00 PM. (Contact Nos: Mr.A.Sivashankar - 9884655547 & Mr.Suman - 7397733885).
Last Date & Time for Submission of EMD along with requisite documents	26/03/2025 - 2 PM
Date & Time of E-Auction Sale	27/03/2025 - 3.00 PM to 4.00 PM
E-Auction Portal Name	https://www.bankeauctions.com
Communication Address	The Authorised Officer (MSME - LEGAL), Equitas Small Finance Bank Ltd., 4 th Floor, Phase - II, No.769, Spencer Plaza, Anna Salai, Chennai - 600 002.
List of Known Encumbrances & Litigations	i) HPCL, Chennai has lease hold right over the below mentioned property for the period of 30 years from 21/10/1999 to till 20/10/2029 vide Lease Agreement dated 21/10/1999 registered in Doc. No.566/1999, where retail outlet of petroleum products is being run by the licensee/s. ii) S.A.155/2023 filed by the M/s. HPCL - Vs - ESFB, Chennai and pending before the Hon'ble DRT No.III, Chennai.

LAND ONLY - All that pieces and parcels of Property Situated at, Puduchery Reg, District, Thirunallar Reg Sub-District, Nedungadu Commune, No. 5 Nedungadu (Annavasal) Village R.S. No. 82/3 Cathsthar No. 43, 15 Are (01Ma 12 kuzhi 08/64) - Patta No. 72 - CAD No. 43;

Four Corners of the Said Property:-

North : the bed of Nattarru
South : the Annavasal Kollumangudi Main Road
East : the wet land of Nagarajan
West : the wet land of Boopalraj



TERMS & CONDITIONS:

1. The auction sale will be 'On line E-Auction' Bidding through website <https://www.bankeauctions.com>.
2. 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.
3. 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.
4. 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.
5. Bids shall be submitted through online procedure only in the prescribed format with relevant details.
6. 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.200000702553, 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.
7. 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.
8. 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).
9. 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.

10. 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.
11. In case of more than 1 bid, the highest amount mentioned bid will be accepted.
12. 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.
13. 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.
14. 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.
15. The EMD of the unsuccessful participants/bidders will be returned within 10 working days from the closure of the sale proceedings without any interest.
16. 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.
17. 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.



Handwritten signature and circular stamp of Equitas Small Finance Bank Ltd. Authorised Officer.



18. 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.
19. 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.
20. 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.
21. 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.
22. 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 : 07/03/2025.

For Equitas Small Finance Bank Ltd.,

Authorised Officer.



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डाक सेवा - जन सेवा

RT245097849IN IVR:8284245097849
RL ANNA ROAD H.D <600002>
Counter No:6,07/03/2025,17:16
To:R THILAGAVATHI,
PIN:609603, Nedungadu S.O
From:EDUTAS SMALL FINANCE,BANK
Wt:35gms Ack Fee:3.00,REG=17.0
Amt:35.40,Tax:5.40,Amt.Paid:35.00(Cash)
<Track on www.indiapost.gov.in>
<Dial 18002666868><Wear mask -Stay safe>

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RT245097852IN IVR:8284245097852
RL ANNA ROAD H.D <600002>
Counter No:6,07/03/2025,17:16
To:R THILAGAVATHI,140
PIN:609603, Nedungadu S.O
From:EDUTAS SMALL FINANCE,BANK
Wt:35gms Ack Fee:3.00,REG=17.0
Amt:35.40,Tax:5.40,Amt.Paid:35.00(Cash)
<Track on www.indiapost.gov.in>
<Dial 18002666868><Wear mask -Stay safe>

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RT245097866IN IVR:8284245097866
RL ANNA ROAD H.D <600002>
Counter No:6,07/03/2025,17:16
To:P VINOTH,5
PIN:609603, Nedungadu S.O
From:EDUTAS SMALL FINANCE,BANK
Wt:35gms Ack Fee:3.00,REG=17.0
Amt:35.40,Tax:5.40,Amt.Paid:35.00(Cash)
<Dial 18002666868><Wear mask -Stay safe>

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RT245097870IN IVR:8284245097870
RL ANNA ROAD H.D <600002>
Counter No:6,07/03/2025,17:16
To:P VINOTH,30
PIN:609603, Nedungadu S.O
From:EDUTAS SMALL FINANCE,BANK
Wt:35gms Ack Fee:3.00,REG=17.0
Amt:35.40,Tax:5.40,Amt.Paid:35.00(Cash)
<Track on www.indiapost.gov.in>
<Dial 18002666868><Wear mask -Stay safe>

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