

# 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" on 21/08/2025 for recovery of Rs.8,30,001/-(Rupees Eight Lakhs Thirty Thousand and One Only) as on 18/10/2024 with further interest from 19/10/2024 due to Equitas Small Finance Bank Ltd., from.

#### 1. Mr. A. Balasubramaniyam

S/o, Mr. Arumugam, No.10/106, N.Kanchipuram, Sairam Nagar South, Avanashipalayam, Tiruppur District - 638 660, Tamilnadu.

#### Mrs. K.Kanagadurga

W/o, Mr. A. Balasubramaniyam, No.10/106, N.Kanchipuram, Sairam Nagar South, Avanashipalayam, Tiruppur District - 638 660, Tamilnadu.

Possession Status	Physical Possession
Reserve Price	Rs.8,90,000/- (Rupees Eight Lakhs and Ninety Thousand Only).
Earnest Money Deposit	Rs.89,000/- (Rupees Eighty Nine Thousand Only).
Multiplier Amount	Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	21/07/2025 to 14/08/2025 - 10.00 AM to 04.00 PM. (Contact No: 1.Mr. Aji Kumar. K-+91 9629022968 2.Mr. Vaishnav Raj .V-+91 94422373142 3. Mr. Sathishkumar S - +91 9940286237).
Last Date & Time for Submission of EMD along with requisite documents	20/08/2025 - 1 PM
Date & Time of E-Auction Sale	21/08/2025 - 02.00 PM to 02.30 PM

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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	Plot No.990, Sri Sairam Nagar-II, Nezhili Village, Kangayam
	Taluk, Tirupur District- 638 660.

## SCHEDULE OF SECURED ASSETS

# Property owned by Mrs. K.Kanagadurga

In Tirupur Registration district, in Kangeyam Sub registration district in Kangeyam Taluk, in Nezhali Village, R.S.F. 481 old S.F.947/A P.ac.7.85 kist of Rs. 10.75 in south of Eastern part of North to south lands in S.F.No.946/8, west of lands in S.F.943/1, 944/1 North of lands in S.F.948/A, 942 and East of P.ac.3.15 belongs of Periyasamy gounder measures p.ac.3.46

And R.S.481 old S.F.948/A p.ac.2.95 kist of rs.4.04 in south of Eastern side North to south lands in 948/A, West of lands in S.F.942, East of P.ac.0.97 belongs to Periyasamy gounder and North of lands in S.F.948/B measures as P.ac.0.97

And R.S.481 old S.F.948/B P.ac. 3.42 kist of rs 4.69 south of Eastern part of north to south lands in S.F.948/A, West of lands in S.F.942, East of P.ac.1.13 belongs to Periyasamy gounder, North of lands in S.F.941,949 measures as P.ac 1.13 totally P.ac.5.56 these field divided as house sites and formed layout name as SRI SAI RAM NAGAR as per the layout plan Site No.990

## bounded by:

North of : Lands in R.S.491

South of : Site no.989

East of : Site No.985

West of : North to South layout road

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Admist measures both sides East to west 40 feet, Eastern side of North to South 27 feet and Western side of north to south 28 feet totally 1100 Sq.ft (102.19 Sq.mtr) with regular pathway rights in Sri Sairam Nagar and Sri Sairam Nagar II Layout as per the partition deed doc.No.1856/1970 and regular water fetching rights and its DTCP has been approved by salem executive vide it no.53/2018 and This property is in S.F.481/1 as per the new Subdivision R.S.481/60 as per the patta No.4178

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

#### **TERMS & CONDITIONS:**

The interested buyers are advised to go through bank's website <a href="www.equitasbank.com">www.equitasbank.com</a> for detailed terms and conditions. The present notice is also uploaded on the Bank's official website at <a href="www.equitasbank.com/notices">www.equitasbank.com/notices</a>.

- 1. The auction sale will be 'On line E-Auction' Bidding through website <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>.
- Bidders are advised to go through the website <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> for detailed Terms and Conditions of Auction sale before submitting their bids and taking part in the E-auction sale proceedings.
- 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

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Prabakaran M having support Help Desk No. +917291981124 / 25 / 26 Mobile no. +917418281709 and e-mail ID's tn@clindia.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.
  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.
- 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.

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When you bank with us, you contribute towards a better society.

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Authorised

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- 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.
- 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.

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