



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" "WHATEVER THERE IS" and "NO RECOURSE BASIS" on 07/10/2025 for recovery Rs.19,08,338/-(Rupees Nineteen Lakhs Eight Thousand Three Hundred and Thirty Eight Only) as on 27/05/2024 with further interest from 28/05/2024 due to Equitas Small Finance Bank Ltd., from.

MR. S.THOMAS

S/o, Mr. Saloman No.8/230, North Street, A. Vellodu, Dindugul - 624 307. Tamilnadu.

2. MRS. A. VENSILAMARY

W/o, Mr. S.Thomas No.8/230, North Street, A. Vellodu, Dindugul - 624 307. Tamilnadu.

Possession Status	Physical Possession
Reserve Price	Rs.13,20,000/- (Rupees Thirteen Lakhs and Twenty Thousand Only).
Earnest Money Deposit	Rs.1,32,000/- (Rupees One Lakhs and Thirty Two Thousand Only).
Multiplier Amount	Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	22/09/2025 to 03/10/2025 - 10.00 AM to 04.00 PM. (Contact No: 1.Mr. Kandavel- +91 9500895888 2.Mr. Vinoth Pandi-+91 9655276154 3.Mr. Sathishkumar S - +91 9940286237).
Last Date & Time for Submission of EMD along with requisite documents	06/10/2025 - 1 PM
Date & Time of E-Auction Sale	07/10/2025 - 02.00 PM to 03.00 PM
E-Auction Portal Name	https://www.bankeauctions.com

Page 1 of 6



OND BANK

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

Authorise



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.

DESCRIPTION OF THE PROPERTY

Property owned by Mr. S. THOMAS

In Dindigul R.D., Dindigul Joint No: II Sub-Registrar Office, in Dindigul West Taluk, of Thadikombu village in the S.No:1964/1A of 0-40.00 ares in which on the northern side had been sub divided as S.No:1964/1A1 of 0-19.25 ares of 0-47 % cents, also in the S.No:1984/1A of 0-23/50 ares in which on the western side had been sub divided as S.No:1984/1A1 of 0-14.60 ares of 0-36 cents, also in the S.No:1984/2C of 0-12..00 ares in which on the western side had been sub divided as

S.No:1984/2C1 he S.No:1985/1A of 0-23.50 ares in which on the western side had been sub divided S.No: 1985/1A1 of 0-20.60 ares of 0-51 cents, also in the S.No:1985/2A of 0-14.00 ares in which on the western side had been sub divided as S.No:1985/2A1 of 0-01.50 ares of 0-04 cents, also in the S No;1986/7 of 0-01.50 ares of 0-04 cents, also in the S.No:1986/7 of 0 01.50 ares of 0-04 cents, also in the S.No;1991/3B of 0-79.50 ares of 1 acre 96 cents, also in the S.No;1992/2 of 0-11.00 of 0-27 cents, also in the S.No; 1992/3 of 0-05.00 ares of 0-12 cents, also in the S.No: 1986/1 of 0-02.00 ares of 0-05 cents, also in the S.No: 1986/2 of 0-12.00 ares of 0-30 cents, also in the S.No,1986/3 of 0-07.50 ares of 0-19 cents also in the S.No;1986/4 of 0-05.00 ares of 0-12 cents, also in the S.No: 1986/5 of 0-04.00 ares of 0-10 cents, also in the S.No:1986/6 of 0-22.00 ares of 0-54 cents, also in the S.No; 1987/2A of 0-08.00 ares of 0-20 cents, also in the S.No;1987/2B of 0-09.00 ares of 0-22 cents, also in the S.No;1987/2C of 0-32.00 ares of 0-79 cents, also in the S.No:1987/2D of 0-04.00 ares of 0-10 cents, also in the S.No:1987/3A of 0-03.50 ares of 0-09 cents, also in the S.No:1987/3B of 0-03.50 ares of 0-09 cents, also in the S.No:1988/1 of 0-71.50 ares of 1 acre 77 cents, also in the S.No:1988/2 of 0-21.00 ares of 0-52 cents, also in the S.No:1988/3 of 0 22.50 ares of 0-56 cents, also in the S.No, 1988/4 of 0-20.00 ares of 0.50 cents, also in the S.No:1988/5 of 0-10.00 ares of 0-25 cents, also in the S.No: 1988/6 of 0-05.00 ares of 0-12 cents, also in the S.No:1989/1 of 0-17.00 ares of 0-42 cents, also in the

Page 2 of 6



BEYOND BANKING

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

Authorised



S.No: 1989/2 of 0-05.00 ares of 0-12 cents, also in the S.No: 1989/3 of 0-03.00 ares of 0-07 2 cents, also in the S.No:1989/4 of 0-29.00 ares of 0-72 cents, also in the S.No: 1989/5 of 0-05.00 ares of 0-12 cents, also in the S.No: 1989/6 of 0-41.50 ares of 1 acre 03 cents, also in the S.No; 1990/1 of 0-07.00 ares of 0 17 cents, also in the S.No: 1990/2 of 0-05.50 ares of 0-14 cents, also in the S.No; 1990/3 of 0-29.00 ares of 0-72 cents, also in the S.No; 1990/4 of 0-09.50 ares of 0-23 % cents, also in the S.No: 2004/1A of 0-02.50 ares of 0-06 cents, also in the S.No; 2004/1B of 0-12.50 ares of 0-31 cents, also in the S.No; 2004/2 of 0-03.00 ares of 0-07 % cents, also in the S.No; 2004/3 of 0-02.00 ares of 0-05 cents, also in the S.No; 2004/4 of 0-10.00 ares of 0-25 cents and in the S.No: 2005 of 0-60.50 ares had been sub divided as S.No: 2005/2 of 0-26.72 ares of 0-66 cents have been together divided into house plots as per the Deputy Director of Town Planning by the approval no: DTCP/P/0373515/2017 dated 02.08.2018 as as per the approval by the Executive Officer of Thadikombu Panchayat by Na.Ka.No: 163/2018/A dated 13.08.2018 by the name of Sri Siradi Sai Nagar in which the Plot no: 249 in which on the eastern part which is in the S.No:2002/4B1 is bounded by

West: Property in S.No:2002/4B

North: 30 feet breadth East-west road

East : Plot no:250

South: Property in S.No:2002/5C1

Within which the said house site is having the measurement of east-west on the northern side with 5.48 meters, on the southern side with 7.53 meters, North-south on the western side with 11.72 meters on the eastern side with 12.48 meters to the total of 78.71 sq.mtrs in which RCC terraced house had been constructed in 700 sq.fts along with all amenities, also provided with the electricity connection by the S.C.No: 05 205-009-795, also assessed to tax by no: 4786, along with one bore-well with electric motor and along with all other usual rights thereon. Also the said property is in the sub divided S.No:2002/16 of 0-0.79 sq.mtrs as per the patta no:9410.

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.

Page 3 of 6



BEYOND BANKING

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



TERMS & CONDITIONS:

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

- The auction sale will be 'On line E-Auction' Bidding through website https://www.bankeauctions.com.
- 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 Eauction 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 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. 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.

Page 4 of 6



BEYOND BANKING

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

authorised

Officer



- 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

Page 5 of 6





BEYOND BANKING

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



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.
- 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: Dindigul

Date: 17/09/2025.

For Equitas Small Finance Bank Ltd.,

0 ★ Authorised Officer.

Page 6 of 6



BEYOND BANKING

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