



PUNJAB & SIND BANK
(A Government of India Undertaking)
Branch : IBD, Chennai- Br Code: M0575,
International Banking Division Branch,
770A, Ground Floor, Dewa Towers, Anna Salai, Chennai 600 002
Phone: (044)28491102, 28493173 Email: ibd.chennai@psb.co.in

[APPENDIX-IV-A]

Sale Notice For Sale Of Immovable Property

E-Auction Sale Notice for sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision(s) to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

E Auction Date & Time: 28-03-2024 at 11:00 AM to 4:00 PM

Last Date of BID Submission: 26-03-2024 upto 4.00 PM

Property Inspection Date & Time: 25-03-2024 at 11.00 AM to 4.00 PM

Notice is hereby given to public in general and in particular to the Borrower(s)/Guarantor(s) that the below described immovable properties mortgaged to the secured creditor, the Symbolic possession of which has been taken by the Authorized Officer of Punjab & Sind Bank (secured creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" basis.

S.No.	Name and Address of the Borrower & Guarantors	Detail of Properties	Demand Notice date U/s. 13(2)		Minimum Reserve Price (Amt. in lacs)		Authorized Officer	EMD submission A/C Details	Property Inspection Date & Time	Last Date & time of EMD Submission	
			Present Outstanding amount (secure Debt)		EMD Amount	Bid increase amount				Status of Possession	
1.	Mr. R.Vaidhyanathan (Borrower) S/O Rajagopalan Flat no 128 SM Narayanan Nagar Anna Nagar West Extn Chennai -600101	All That Piece and parcel of Residential property having built up area of 795 Sqft inclusive of all common area and UDS of 386 Sft marked as flat no A1-113, First Floor Block No A1, Apartment named as "Manchester" Chelliamman Koil Street, Athipattu, Ambattur, Chennai 600058 Bounded on the	04.08.2023		Rs. 33.00 Lakh	Rs. 03.30 Lakh	Shri. Prakash Chandra Mishra Chief Manager Mob. No. 90900933396	A/C name- RTGS INWARD STP PARKING A/C	25.03.2024 11.00 am to 4.00 pm	26-03-2024 4.00 pm	Symbolic Possession 02.12.2023
				Rs.	Rs. 0.25 Lakh						
				Rs. 36,81,986.29 as on 31-01-2024 plus further							





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Mrs.S.Rajeswari (Borrower/Co Borrower) W/O R.Vaidhyanathan Flat no 128 SM Narayan Nagar Anna Nagar West Extn Chennai-600101	North By: Road South By: Vacant Land East By: Vacant Land West By: Vacant Land	interest w.e.f 01.02.2024, costs, other charges and expense thereon.			A/C No. 0575504 0050001 IFSC Code- PSIB0000 575 Branch Name- IBD CHENNAI	

1. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHAT EVER THERE IS BASIS"
2. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property except as mentioned above. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e Auction advertisement doesnot constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
3. It shall be the responsibility of the bidders to inspect and satisfy themselves about the assets/documentations and specifications before submitting the bid.
4. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact Help Desk: +91 – 7291981124, 7291981125, 7291981126, Helpline e-mail ID- support@bankeauctions.com and for any property related query may contact Authorized officers during the office hours on any working day.
5. Only buyers holding valid User ID/Password and confirmed payment of EMD through NEFT/RTGS shall be eligible for participating in the e-Auction process.
6. The interested bidders, who have submitted their EMD not below the 10% of Reserve Price through online mode before **04:00 PM on 26-03-2024**, shall be eligible for participating in the e-bidding process. The e-Auction of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column "Bid Increase Amount" against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (subject to maximum of unlimited extensions of 5minutes each). The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer/Secured Creditor.
7. The prospective qualified bidders may avail online training on e-Auction from M/s C1 India Pvt Ltd, Prior to the date of e-Auction. Neither the Authorized Officer/Bank nor M/s C1 India Pvt. Ltd, shall





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be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.

8. The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. and also all the statutory/non statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody prior and future.
9. The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the e-Auction without assigning any reason thereof.
10. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Website (<https://www.bankeauctions.com>) of M/s C1 India Pvt Ltd before submitting their bids and taking part in the e-Auction.
11. 25% of sale price is to be paid immediately i.e. on the same day or not later than next working day including earnest money already deposited from the acceptance of bid price by the Authorized Officer, in case of default property shall be sold again.
12. Balance 75% of the sale price is to be paid on or before 15th day of the confirmation of sale of the immovable property. In default of payment within the period mentioned above, all the deposits including EMD shall be forfeited and property shall be resold and defaulting purchaser shall forfeit all claim to the property or to any part of the sum for which it may be subsequently sold.

**THIS NOTICE IS ALSO BE TREATED AS 30 DAYS STATUTORY SALE NOTICE TO BORROWER AND GUARANTORS (LRS)
UNDER RULE 8 SARFAESI SECURITY INTEREST (ENFORCEMENT) RULES 2002
DETAILS OF SALE**

Date and time of e-auction : Date: 28-03-2024 at 11:00 AM to 4:00 PM

E-Auction Service Providers: M/s C1 INDIA PVT LTD, Building no 301, 1st floor, UdyogVihar Phase-II Gurgaon (Haryana) Tel.+91-124-4302020/21/22/23/24,
+91-9813887931, Email support@bankeauctions.com

E-Auction web site for details: <https://www.bankeauctions.com>

For detailed terms and conditions of the sale, please refer to the link provided in:-

1. <https://www.bankeauctions.com>.
2. <https://www.psbindia.com>

Place:- Chennai

Date: 23-02-2024

कृते पंजाब एंड सिंध बैंक
For PUNJAB & SIND BANK

प्राधिकृत अधिकारी/Authorised Officer

Authorized officer

Punjab and Sind Bank

