

**NOTICE OF SALE**

**Notice of sale under Rule 9(1) of The Security Interest (Enforcement) Rules 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002**

To,

|                                                                                                                                                                                        |                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. <b>Mr. R Narayanappa (Borrower)</b><br><b>S/O Mr. Chinnaraguvappa</b><br>Address – 3/884, Pillaiah Kothur Village,<br>Koneripalli Post,<br>Shoolagiri Taluk,<br>Krishnagiri- 635117 | 2. <b>Mrs. N Ramani (Co-borrower)</b><br>W/O Mr. R. Narayanappa<br>Address- 3/884, Pillaiah Kothur Village,<br>Koneripalli Post,<br>Shoolagiri Taluk,<br>Krishnagiri- 635117 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Sub : Your Home Loan Account (6347238903) and Home Loan Plus account (6903681311) with Indian Bank, Bangalore Road. Hosur branch- Reg.**

**Mr R Narayanappa (Borrower) and Smt N Ramani (Co borrower) (in respect of Home Loan A/c No. 6347238903) & Home Loan Plus A/c No. 6903681311)** availed loan facilities from Indian Bank, Bangalore Road, Hosur Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr R Narayanappa (Borrower) and Smt N Ramani (Co borrower) (in respect of Home Loan A/c No. 6347238903) & Home Loan Plus A/c No. 6903681311)** failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated **15/04/2026** under Sec. 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorized Officer calling **Mr R Narayanappa (Borrower) and Smt N Ramani** liable to the Bank to pay the total amount due to the tune of **Rs. 27,43,427/- (Rupees Twenty-Seven Lakh Forty-Three Thousand Four Hundred and Twenty-Seven only)** with further interest, costs, other charges and expenses thereon from 15/04/2026. All failed to make payment despite Demand Notice dated 15/04/2026.

As **Mr R Narayanappa (Borrower) and Smt N Ramani (Co borrower) (in respect of Home Loan A/c No. 6347238903) & Home Loan Plus A/c No. 6903681311)** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **18/07/2026** after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to effect sale of the assets taken possession of and realize the proceeds towards outstanding balance. In accordance with the same, the undersigned / Authorized Officer intends selling the schedule mentioned securities in the following mode:

**THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.**

As per Rule 9(1) of The Security Interest (Enforcement) Rules 2002, 30 days notice for subsequent sale is required to be given and hence we are issuing this notice.

The total amount due as on **25/08/2026** is Rs. 7,89,953/- (Rupees Seven Lakh Eighty-Nine Thousand Nine Hundred and Fifty-Three only) for Home Loan and Rs. 17,66,314/- (Rupees Seventeen lakh Sixty Six Thousand Three Hundred and Fourteen only) for Home Loan Plus, **Total 25,56,267/- (Rupees Twenty Five lakh Fifty Six Thousand Two Hundred and Sixty Seven only)** with further interest, costs, other charges and expenses thereon from 25.08.2026.

Please take note that this is notice of 30 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

**For INDIAN BANK**  
  
**Authorised**

The date of sale is fixed as 09/10/2026 from 11.00 a.m. to 4.00 p.m. which would be by e-auction mode.

Inspection of the scheduled properties and related documents/up to date EC etc by the intending purchasers/bidders may be done at their expense from 24/09/2026 to 09/10/2026 between 11.00 am and 4.00 pm.

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule.

The Tender/bid Form with the Terms and conditions can be had on-line from the website (<https://www.baanknet.com>) by using the provision in the system/software. The tender form and the terms and conditions would be available in the website from 24/09/2026 to 09/10/2026.

The intending Bidders/Purchasers are requested to register with online portal (<https://www.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 before the e-Auction Date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://www.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.

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.

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 date of auction 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                     |
|--------------------------------------|----------------------------------------------|
| 6163416884 & E-AUCTION               | Indian Bank, Krishnagiri Branch, IDIB000K052 |

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.

The sale is subject to confirmation by the Secured Creditor.

The sale is made on "As is where is and as is what is" basis and no representations and warranties are given by the Bank relating to encumbrance, Statutory liabilities etc.

If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 15 days' prior notice.

\*\*\*\*This Notice is without prejudice to any other remedy available to the Secured Creditor and without prejudice to rights of the Secured Creditor to proceed with the proceedings presently pending before DRT/RO of DRT/ DRAT/ Court and proceed with the execution of order/decreed obtained/to be obtained.

SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

| Details/Description of Mortgaged Assets | In Kamandoddi Village of Hosur Taluk and attached to Shoolagiri Sub- Registration District and Krishnagiri Registration District of Krishnagiri District and also attached to the village Panchayath Limits of Kamandoddi and Union Council of Shoolagiri In Gramanatham Survey Number 728/2-G, measuring an area of 185 Square Metre (or) 1260 Sq ft together with super structures being constructed thereon and situated within the following boundaries:- |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

For INDIAN BANK  
*Kamandam*  
Authorised Officer

|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                              | On the Eastern Side- Land belonging to Raghavappa and Minisamy<br>On the Western Side- House Property belonging to Anandaiah<br>On the Northern Side- Rajaveedhi<br>On the Southern Side- Rajaveedhi<br>Within the boundaries measuring-<br>East to West on the Northern Side- 20 Feet<br>East to West on the Southern Side- 20 Feet<br>North to South on the Eastern Side-63 Feet<br>North to South on the Western Side-63 Feet<br>Now the above land is further sub divided as New Sub Division Survey Number- 728/2G2 |
| Reserve Price                                | Rs. 43.70 Lakhs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| EMD                                          | Rs. 4.37 Lakhs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Date, Time for e-auction and Property ID No. | 09/10/2026 from 11.00 am to 4.00 pm - IDIB6347238903                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Prior Encumbrance                            | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

Bidders are advised to visit the website (<https://www.baanknet.com>) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd. Helpdesk No.8291220220, email ID: - [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com) and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd. and EMD Status, please contact [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com).

For property details and photograph of the property and auction terms and conditions please visit: <https://www.baanknet.com> and for clarifications related to this portal please contact Helpdesk No.8291220220.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://www.baanknet.com>.

Place : Hosur  
Date : 25/08/2026

For INDIAN BANK  
*[Signature]*  
AUTHORISED OFFICER  
INDIAN BANK.

