

Asset Recovery Branch,
 P.B No.8,235,Oppanakara Street, Coimbatore Pin 641 001
ubin0578746@unionbankofindia.bank

REF: ARB CBE/15 D SN/230/2026-27

16.10.2026
 By Regd Post & Courier

To:

<u>Borrower:</u> M/s Sri Anand Furniture Rep by Prop. Mrs. C A Sasikala No. 306,307 Variety Hall Road, Coimbatore 641001	<u>Guarantor:</u> Mr.Anandan K S/O Kanniappan 18/20 Thirumal Street 5, Variety Hall Road, Coimbatore 641001
<u>Mortgager:</u> Mrs. Mylammal w/o Mr. K Nachimuthu Door No .15, Ayyavu Street, Sanganoor Village, Rathinapuri Post, Coimbatore 641027	<u>Mortgager:</u> Mr. N Muthukumar, S/O Mr. K Nachimuthu Door No .15, Ayyavu Street, Sanganoor Village, Rathinapuri Post, Coimbatore 641027
<u>Mortgager:</u> Mrs. P Kanagamani, w/o Mr. Padmanaban Door no.12, Gandhi Nagar, Street No.6, Uppilipalayam Post, Coimbatore - 641015	
<u>Legal heir of Mortgager late Mr.Varadaraj:</u> Mrs. Saroja Mother and legal heir of Late Mr. Varadaraj Door no.17, Gandhi Nagar, Street No.3, Uppilipalayam Post, Coimbatore - 641015	<u>Legal heirs of Mortgager late Mr.Varadaraj:</u> Mrs.Jaya Wife and legal heir of Late Mr. Varadaraj & Minor daughters represented by their natural guardian Mother Mrs.Jaya Wife of Late Mr. Varadaraj Door no.17, Gandhi Nagar, Street No.3, Uppilipalayam Post, Coimbatore - 641015

Dear Sir / Madam,

Sub: Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

- Asset Recovery Branch, P.B No.8, 235, Oppanakara Street, Coimbatore Pin 641001, Union Bank Of India (The secured creditor), caused a demand notice dated 09-05-2017 under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorized Officer has taken constructive

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possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 06-11-2017.

2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on 11.11.2026 from 12.00 PM to 5.00 PM by inviting Bids from the public through online mode on www.baanknet.com.
3. The Reserve Price for the properties will be as follows: -
 - (i) Property No 1 & 2. 17,60,000. (Seventeen Lakhs Sixty Thousand Only)
 - (ii) Property No 3. Rs.15,30,000/- (Fifteen Lakhs Thirty Thousand Only)
 - (iii) Property No 4. 5,40,000/- (Five Lakhs Forty Thousand Only)
4. For detailed Terms and Conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> and the same is also enclosed herewith.

Place : Coimbatore
Date: 16.10.2026

Encl: Sale Notice

Yours faithfully
For UNION BANK OF INDIA
AUTHORISED OFFICER
FOR UNION BANK OF INDIA

[Appendix - IV-A]

[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

1. E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **constructive** possession of which has been taken by the Authorised Officer of Secured Creditor-Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on 11.11.2026 , for recovery of 62,25,081.05- (Rupees Sixty Two Lakhs Twenty Five Thousand Eighty One and Five Paise Only) as on 30.09.2026 and further interest at contractual rate & cost / expenses thereon due to Secured Creditor, Union Bank of India from CA Sasikala.

The reserve price will be

- (i) Property No 1 & 2. **17,60,000.** (Seventeen Lakhs Sixty Thousand Only)
- (ii) Property No 3. **Rs.15,30,000/-** (Fifteen Lakhs Thirty Thousand Only)
- (iii) Property No 4. **5,40,000/-** (Five Lakhs Forty Thousand Only)

and the earnest money deposit will be

- (i) Property No 1 & 2. **1,76,000.** (One Lakhs Seventy-Six Thousand Only)
- (ii) Property No 3. **Rs.1,53,000/-** (One Lakhs Fifty Three Thousand Only)
- (iii) Property No 4. **54,000/-** (Fifty Four Thousand Only)

Description of Immovable Property

(i) Property No.1: (Mr. N. Muthukumar S/o K. Nachimuthu)(vide Gift Deed 2211/2009) (As per MOD No.1155/2012 dt 22.02.2012)
 Coimbatore Registration District Gadhipuram Sub Regn. District, Coimbatore Taluk, Sanganoor, Village in Natham S.F. No. 82 Part, Ayyavu Street an extent of 623 st. Or 1 cent and 187 sft. Or 58.386 sq. meters within the following boundaries
 East of :Property belonging to Mylammal and 3 ½s feet
 wide East West Pathway
 West of : Property belonging to Karupana Gounder
 North of : Property belonging to Chinnan
 South of : Property belonging to Chinnan
 With measurements
 East West on the North 23 feet
 East West on the South 24 feet
 North South on the East 26 1/2 feet
 North South on the West 26 ½ feet



with the right to use all common usual pathways. Property is within the Coimbatore Municipal Corporation Limits

(ii) **Property No. 2 :-** (Mrs. Mylammal W/o Nr. K. Nachimuthu) (vide Gift Deed 2212/2009) (As per MOD No.1155/2012 dt 22.02.2012)

Coimbatore Registration District, Gandhipuram Sub Regn, District, Coimbatore Taluk, Sanganoor Village in Natham S.F. No. 82 Part, Ayyavu Street an extent of 541 sft. Or 1 cent and 105 sft. Or 50.260 sq.meters within the following boundaries

East of North South Street

West of Property belonging to Muthu Kumar

North of Property belonging to Chinnan

South of 3 ½ feet wide East West Pathway

With measurements

East West on the North 23 feet

East West on the South 24 feet

North South on the East 23 feet

North South on the West 23 feet

with the right to use all common usual pathways. Property is within the Coimbatore Municipal Corporation Limits.

(iii) **Property No. 3 :** (Mrs. F. Kanagamani W/o Mr. Padmanaban) (vide Gift Deed 2484/2009) (As per MOD No.1649/2012 dt 21.02.2012)

Coimbatore Regn. District, Singanallur Sub Regn. District, Coimbatore Taluk, Uppilipalayam Village In S.F. No. 219/2 Part an extent of 721 sft. Or 1 cent and 285 sft. Or 66.982 sq. meters within the following boundaries

East of North South Road

North of Property belonging to Palanisamy

South of Property belonging to Eswaran and Arumugam

West of Property belonging to Rajamani

With measurements

East West on the North 44 feet

East West on the South 44 feet

North South on the East 17 ¾ feet

North South on the West 15 feet

With the right to use all common usual pathway. Property is within the Coimbatore Municipal Corporation limits and Gandhinagar Street No. 5

(iv) **Property No. 4 :** (Mr. Varadharaj S/o S. Ayyasamy) (vide Settlement Deed 13940/2011) (As per MOD No.2143/2012 dt 05.03.2012)

In Coimbatore Regn. District, in Singanallur Sub Regn, District, in Coimbatore Taluk, in Uppilipalayam Vilage in Natham S.F. No. 220/1A. In this a layout formed. In this layout Site No. 74 measuring an extent of 630 st. Of site. In this an extent of 268 st. Of site situated within the following boundaries

North of Site No. 75

South of East West Pathway

East of Site No. 82

West of Portion of Site No. 74 belonging to Venugopal

With measurements




East West on the North 12 feet 09 inches
East West on the South 12 feet 09 Inches
North South on the East 21 feet
North South on the West 21 feet

Thus measuring an extent of 94 st. Of site, in this an undivided 47 sft. Of site. Thus in all totally measuring an extent of 315 st. Of site together with RCC Building thereon bearing Door No. 17 part, Gandhi Nagar, Street No. 3 and together with right to use the common roads and all other appurtenances thereto

List of Encumbrances: Nil. However interested bidders are requested to Verify the EC at their end.

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx>

The same is also enclosed herewith.

Place: Coimbatore
Date: 16.10.2026

Encl: Terms of sale

यूनिन बैंक ऑफ इंडिया
For UNION BANK OF INDIA

AUTHORISED OFFICER
ऑथराइज्ड ऑफिसर
FOR UNION BANK OF INDIA

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS:

1. Name and address of the Borrower	<u>Borrower:</u> M/s Sri Anand Furniture Rep by Prop. Mrs. C A Sasikala No. 306,307 Variety Hall Road, Coimbatore 641001 <u>Guarantor:</u> Mr.Anandan K S/O Kannappan 18/20 Thirumal Street 5, Variety Hall Road, Coimbatore 641001 <u>Mortgager:</u> Mrs. Mylammal w/o Mr. K Nachimuthu Door No .15, Ayyavu Street, Sanganoor Village, Rathinapuri Post, Coimbatore 641027 <u>Mortgager:</u> Mr. N Muthukumar, S/O Mr. K Nachimuthu Door No .15, Ayyavu Street, Sanganoor Village, Rathinapuri Post, Coimbatore 641027 <u>Mortgager:</u> Mrs. P Kanagamani, w/o Mr. Padmanaban Door no.12, Gandhi Nagar, Street No.6, Uppilipalayam Post, Coimbatore - 641015 <u>Legal heirs of Mortgager late Mr.Varadaraj:</u> Mrs.Jaya Wife and legal heir of Late Mr. Varadaraj & Minor daughters represented by their natural guardian Mother Mrs.Jaya Wife of Late Mr. Varadaraj Door no.17, Gandhi Nagar, Street No.3, Uppilipalayam Post, Coimbatore - 641015 <u>Legal heir of Mortgager:</u> Mrs. Saroja Mother and legal heir of Late Mr. Varadaraj Door no.17, Gandhi Nagar, Street No.3, Uppilipalayam Post, Coimbatore - 641015
2. Name and address of the Secured Creditor	Union Bank of India, Asset Recovery Branch, P.B.No. 8, 235, Oppanakkara Street Coimbatore-641001
3. Description of immovable secured assets to be Sold: -	<u>(i) Property No.1:</u> (Mr. N. Muthukumar S/o K. Nachimuthu)(vide Gift Deed 2211/2009) (As per MOD No.1155/2012 dt 22.02.2012) Coimbatore Registration District Gadhipuram Sub. Regn. District, Coimbatore Taluk, Sanganoor, Village in Natham S.F. No. 82 Part, Ayyavu Street an extent of 623 st. Or 1 cent and 187 sft. Or 58.386 sq. meters within the following boundaries East of: Property belonging to Mylammal and 3 ½s feet wide East West Pathway West of : Property belonging to Karupana Gounder

(Handwritten signature)



North of : Property belonging to Chinnan

South of : Property belonging to Chinnan

With measurements

East West on the North 23 feet

East West on the South 24 feet

North South on the East 26 1/2 feet

North South on the West 26 1/2 feet

with the right to use all common usual pathways. Property is within the Coimbatore Municipal

Corporation Limits

(ii) **Property No. 2** (Mrs. Mylammal W/o Nr. K. Nachimuthu))(vide Gift Deed 2212/2009) (As per MOD No.1155/2012 dt 22.02.2012)

Coimbatore Registration District, Gandhipuram Sub Regn, District, Coimbatore Taluk, Sanganoor Village in Natham S.F. No. 82 Part, Ayyavu Street an extent of 541 sft. Or 1 cent and 105 sft. Or 50.260 sq.meters within the following boundaries

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West of Property belonging to Muthu Kumar

North of Property belonging to Chinnan

South of 3 1/2 feet wide East West Pathway

With measurements

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East West on the South 24 feet

North South on the East 23 feet

North South on the West 23 feet

with the right to use all common usual pathways. Property is within the Colmbatore Municipal

Corporation Limits.

(iii) **Property No. 3** : (Mrs. F. Kanagamani W/o Mr. Padmanaban) (vide Gift Deed 2484/2009) (As per MOD No.1649/2012 dt 21.02.2012)

Coimbatore Regn. District, Singanallur Sub Regn. District, Coimbatore Taluk, Uppilipalayam Village In S.F. No. 219/2 Part an extent of 721 sft. Or 1 cent and 285 sft. Or 66.982 sq. meters within the following boundaries

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With the right to use all common usual pathway. Property Is within the Coimbatore Municipal

Corporation limits and Gandhinagar Street No. 5

(iv) **Property No. 4** : (Mr. Varadharaj S/o S. Ayyasamy))(vide Settlement Deed 13940/2011) (As per MOD No.2143/2012 dt 05.03.2012)



In Coimbatore Regn. District, in Singanallur Sub Regn, District, in Coimbatore Taluk, in Uppilipalayam Vilage in Natham S.F. No. 220/1A. In this a layout formed. In this layout Site No. 74 measuring an extent of 630 st. Of site. In this an extent of 268 st. Of site situated within the following boundaries
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4. The details of encumbrances, if any known to the Secured Creditor	Nil However, interested bidders are requested to Verify the EC at their end
5. Details of Stay / Status Quo /Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc	Nil
6. Last date & Time for submission of EMD	EMD shall be deposited and Linked/Map the EMD amount with the property ID before END Time of Auction as per clause 7 below. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch.
7. Date & Time of auction	11-11-2026, Wednesday from 12.00PM to 5.00 PM (with 10 min unlimited auto extensions) E-auction website- https://baanknet.com
8. The secured debt for the recovery of which the immovable secured asset is to be sold:	62,25,081.05 (Rupees Sixty Two Lakhs Twenty Five Thousand Eighty One and Five Paise Only) as on 30.09.2026 together with further interest at Contractual rate and expenses thereon.
9.1. Reserve price for the property / Properties below which the property will not be sold:	(i) Property No 1 & 2. 17,60,000. (Seventeen Lakhs Sixty Thousand Only) (ii)Property No 3. Rs.15,30,000/- (Fifteen Lakhs Thirty Thousand Only) (iii)Property No 4. 5,40,000/- (Five Lakhs Forty Thousand Only)
9.2. EMD Payable	10% of the Reserve Price mentioned above.



10.1. Registration

The Online E-Auction will be held through web portal/website <https://baanknet.com> on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers required to register through <https://baanknet.com> (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website

10.2. KYC Verification

While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance.

10.3. EMD Payment

On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders /purchasers will not be allowed to bid the property.

10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID.

10.5. Help Desk

- For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com>

For auction related queries e-mail to eauctionhelpdesk@unionbankofindia.bank or ubin0578746@unionbankofindia.bank or contact Branch Head, Asset Recovery Branch, Union Bank of India, at Mobile No: 97694 79168.

10.6 Steps Involved

- Register on <https://baanknet.com> using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate(ing) challan and transfer EMD amount to bidder's EMD Wallet.
- Link/Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.



Bidders are advised to go through the website: <https://baanknet.com> and <https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx> for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the e-Bidding Process.

11. The intending bidders/purchasers may, if they choose, after taking prior appointment from the Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

12.(a) In case of bidding the bid increment shall not be less than

1. For Property No 1 & 2. Rs.17,600/- (Seventeen Thousand Six Hundred Only) in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of . Rs.17,600/- (Seventeen Thousand Six Hundred Only)

2. Property No 3. Rs.15,300/- (Fifteen Thousand Three Hundred Only). in excess of highest bid amount or the immediately preceding bid, as the case may be with multiple increment value of Rs.15,300/- (Fifteen Thousand Three Hundred Only).

3. Property No 4.: Rs.5,400/- (Rupees Five Thousand Four Hundred Only) in excess of highest bid amount or the immediately preceding bid, as the case may be with multiple increment value of Rs.5,400/- (Rupees Five Thousand Four Hundred Only)

12 (b) Invariably, the first bid of the property/ies will be Reserve Price + one increment. This amount will be the minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favor of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor.

14. Bids once made shall not be cancelled or withdrawn. The failure on the part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the bidder.

15. The successful bidder so declared by the Authorised Officer shall deposit 25% of the Sale Price (inclusive of EMD) , immediately on the sale day or not later than next working day with the Bank in the account bearing Number 787401980050000; AC Name: INWARD RTGS, Union Bank of India Asset Recovery Branch through IFSC Code: UBIN0578746 and the balance 75% of the Sale Price on or before 15th day of confirmation of Sale or within such extended period as agreed upon in writing between the secured creditor and the purchaser, in any case not exceeding 3 months. In the event of failure to tender 25% (inclusive of EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by him shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the secured creditor and the purchaser (not exceeding 3 months) the amount



already deposited by the auction purchaser shall be forfeited and the property shall forthwith be sold again and the defaulting purchaser shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

16. The Authorised Officer may, where the property sold is subject to any encumbrances, if he thinks fit, allow the purchaser to deposit with him the money required to discharge the encumbrances and any interest due thereon together with such additional amount that may be sufficient to meet the contingencies or further costs, expenses and interest as may be determined by him. On such deposit of money for discharge of encumbrances, the Authorised Officer may issue or cause the purchaser to issue the notices to the persons interested in or entitled to the money deposited with him and take steps to make the payment accordingly.

17. On confirmation of sale by the secured creditor and if the terms of payment have been complied with by the successful bidder, the Authorised Officer shall issue a certificate of sale of immovable property in favour of the purchaser in Appendix-V to the Security Interest (Enforcement) Rules, 2002.

18. Legal charges for registration of sale certificate, stamp duty, registration charges and other incidental charges as applicable shall be borne by the successful bidder only.

19. As per provision of Section 194-IA of Income Tax Act, 1961, TDS @ 1 % will be applicable on the sale proceeds or stamp duty value of such property, whichever is higher, where either sale proceeds or stamp duty value is Rs. 50,00,000/- (Rupees fifty lakhs) and above. The successful bidder/ purchaser shall deduct the TDS from the sale price and deposit the same with the Income Tax Department quoting Bank's name and PAN as a seller and submit the original receipt of the TDS certificate to the Bank (Applicable for immovable property, other than Agricultural land).

In case of movable/plant & machinery/stocks/goods etc. GST charges will be applicable as per the prescribed norms over & above the sale price.

20. The Authorised Officer will deliver the property on the basis of Possession taken on as is where is basis, to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.

21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.

22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorised Officer in favor of successful bidder. The unsuccessful bidder is required to place request for refund with <https://baanknet.com> The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.

24. In case any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Bank shall be final. In such an eventuality, the Bank shall



in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank

25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.

26. The above immovable secured assets will be sold in "As is where is", "As is What is" and "whatever there is" condition.

27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues, maintenance charges and other dues/charges if any, shall be settled by the proposed purchaser out of his own sources.

28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property except as stated above in point No.4 & 5. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the claims / rights/ dues affecting the property, prior to submitting their bid. The E Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank to sell the property. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

यूनियन बैंक ऑफ इंडिया
For UNION BANK OF INDIA


AUTHORISED OFFICER
ASSET RECOVERY BRANCH
UNION BANK OF INDIA

Place : Coimbatore

Date : 16.10.2026