# ANNEXURE C

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

AKATHETHARA BRANCH

NOTICE OF SALE

**Notice of sale under Rule 6(2) & 8(6) / 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,** **Date: 17.10.2026**

| | |
|---|---|
| 01. | MR ANANDH KUMAR H, (Borrower/Mortgagor),<br>S/O T HALAN, 3/226 RAJANA, CHEPILAMURI, AKATHETHARA PO, AKATHETHARA VILLAGE, PALAKKAD-678002 |
| 02. | Mrs. SARASWATHI A, (Borrower),<br>W/O ANANDHKUMAR H, 3/226 RAJANA, CHEPILAMURI, AKATHETHARA PO, AKATHETHARA VILLAGE, PALAKKAD-678002 |

**Sub:** Your Loan Account **ANANDH KUMAR H** (Home loan- 6743303280, HL Plus- 6946420675) with Indian Bank, Akathethara Branch – Reg.

**Mr. ANANDH KUMAR H and Mrs. SARASWATHI A** have availed various Credit facility from Indian Bank, Akathethara Branch the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr. ANANDH KUMAR H AND Mrs. SARASWATHI A** failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 28-03-2025, 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 upon Borrower(s), Guarantor(s) and Mortgagor(s) of **Mr. ANANDH KUMAR H and Mrs. SARASWATHI A** liable to the Bank to pay the amount due to the tune of **Rs. 27,45,563/- (Rupees Twenty-seven lakhs forty-five thousand five hundred sixty-three only)** as on 27-03-2025 with further interest, costs, other charges and expenses thereon from 28-03-2025. Both failed to make payment despite Demand Notice dated 28-03-2025

**As Mr ANANDH KUMAR H and Mrs. SARASWATHI A** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 04-07-2025 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, 15 days' notice for subsequent sale is required to be given and hence we are issuing this notice.

The amount due as on 17.10.2026 is **Rs. 27,29,493/- (Rupees Twenty seven lakhs twenty nine thousand four hundred ninety three only)** with further interest, costs, other charges and expenses thereon from 17.10.2026.

कृते इंडियन बैंक / For INDIAN BANK

मुख्य प्रबंधक / Chief Manager
अधिकृत अधिकारी / Authorised Officer

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Please take note that this is notice of 15 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 15 days.

**The date of sale is fixed as 20-11-2026 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 **26-10-2026 to 19-11-2026** between **10.00 AM to 4.00 PM.at INDIAN BANK AKATHETHRA BRANCH MALAPUZZHA ROAD AKATHETHRA PALAKKAD Kerala.**

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** (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website

The intending Bidders/ Purchasers are requested to register with online portal (**https://baanknet.com** (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their e-KYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **20.11.2026** i.e. the e-Auction date and before the e-auction end time in the portal. The registration and e-KYC 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)** (PSB Alliance Pvt. Ltd.) for depositing in bidders EMD 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 confirmation of sale 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 | Account Name | Branch Name | IFSC |
|---|---|---|---|
| **6672924093** | **" IB ZONAL OFFICE ADMINISTRATIVE PURPOSE "** | **Indian Bank, KOZHIKODE BRANCH** | **IDIB000K128** |

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

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मुख्य प्रबंधक /Chief Manager
अधिकृत अधिकारी /Authorised Officer

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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 7 days' prior notice.

## SCHEDULE

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

| Details/ Description of Mortgaged Assets | Reserve Price | EMD | Date, Time for e-auction and Property ID No. | Prior Encumbrance |
|---|---|---|---|---|
| All that part and parcel of the property consisting of land admeasuring 0.0121 hectare with a residential building situated in RS No:190/23 (Old Survey No. 1/8A1A) in Block No 25, Akathethara Amsom & Desom, Akathethara Village, Palakkad Taluk, Palakkad district with the following check boundaries.<br><br>**Boundaries:**<br>On the North by Property of Anitha<br>On the South by 3-Meter-wide road.<br>On the East by 4-metre-wide way.<br>On the West by Property of Anukumara. | Rs 18,00,000/- (Eighteen lakhs only )<br><br>Bid increment Amount Rs. 50000/- | Rs 1,80,000/- (One lakh eighty thousand only) | 20-11-2026<br><br>**Time**<br><br>Between 11.00 AM and 05:00 PM<br><br>**Property ID**<br>IDIB317172 8726 | NIL |

Bidders are advised to visit the website (**https://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** 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** .

For property details and photograph of the property and auction terms and conditions please visit: **https://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://baanknet.com**

कृते इंडियन बैंक / For INDIAN BANK
AUTHORISED OFFICER
मुख्य प्रबंधक / Chief Manager
अधिकृत अधिकारी / Authorised Officer

Place: PALAKKAD
Date: 17-10-2026