ANNEXURE-C

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Branch: LAWSPET

NOTICE OF INTENDED SALE

Notice of intended sale under Rule 6(2) & 8(6) and 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) Mr.Sadath Ismail, S/o Ismail, No.51/1575, Jazir Manzil, Ashram Road, Punnakamugal, Aramada (PO), Trivandrum, Kerala – 695032. (Borrower / Mortgagor)	2) Mrs. Shajila, W/o Sadath Ismail, No.51/1575, Jazir Manzil, Ashram Road, Punnakamugal, Aramada (PO), Trivandrum, Kerala – 695032. (Co-Borrower)

Sub: Intended Sale Notice under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 - Your Home Loan account 6494136503 with Lawspet Branch.

Mr.Sadath Ismail (Borrower) and Mrs. Shajila (Co-Borower) availed Home Loan facility from Indian Bank, Lawspet Branch. The repayment of loan is secured by Mortgage of schedule mentioned properties. Mr.Sadath Ismail (Borrower) and Mrs. Shajila (Co-Borower) failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 11.06.2018 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 and Co-Borrower liable to the Bank to pay the amount dues to the tune of Rs. 27,01,917.23/- (Rupees Twenty Seven Lakhs One Thousand Nine Hundred and Seventeen and Paisa Twenty Three Only) as on 11.06.2018 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 11.06.2018.

As Mr.Sadath Ismail (Borrower) and Mrs. Shajila (Co-Borower) failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 03.09.2018 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 to sell 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.

कृते इंडियन बैंक
For Indian Bank
प्राधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, पुदुच्चेरी
Zonal Office, Puducherry.

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As per Rule 6(2) and 8(6) and 9(1) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 15 days notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 01.11.2026 is **Rs. 56,70,733/- (Rupees Fifty Six Lakhs Seventy Thousand Seven Hundred and Thirty Three only)** with further interest, costs, other charges and expenses thereon from 02.11.2026.

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 may be done by the intending purchasers/bidders at their expenses **from 04/11/2026 to 19/11/2026 from 10.00 am to 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 (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://www.baanknet.com (PSB Alliance Pvt. Ltd.**)** 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 by **20/11/2026** before 12.00 noon i.e before the e-Auction 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**)** (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 thereof.

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

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form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account number / IFSC Code etc. for online money transfer is as under.

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
6129967446 EMD COLLECTION A/C SARFAESI	INDIAN BANK, PONDICHERRY MAIN IDIB000P042

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" and "Whatever there 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.

This Notice is without prejudice to any other remedy available to the Secured Creditor.

SCHEDULE OF THE PROPERTY

PROPERTY BELONGS TO Mr. SADATH ISMAIL

Residential Flat bearing No. T06 on the Third Floor totally measuring 1030 Sq.ft of Super Built up area with undivided share of 342.85 Sq.ft including parking area and common amenities in Greenways Apartments constructed in the portion of the property i.e. all that piece and parcel of immovable property totally measuring 7200 Sq.ft comprised in R.S.No. 31/2A, 31/2B as per document, R.S.No. 31/2B/1 as per settlement register, Cad no. 178 pt, Patta No. 391 and 457, plot No. 26,27,28,51,52 and 53 situated at Sabthagiri Nagar, Naanamedu Village, Abhishegapakkam Revenue Village, Village No. 68, Ariyankuppam Commune Panchayat, Puducherry SRD, Puducherry RD.

Bounded by

East of : Plot No. 29 and 50,
West of : 25 Ft New Main Road,
North of 2nd Cross Street,
South of 1st Cross Street.

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Encumbrances on property, if any	NIL
Reserve Price	Rs. 21,00,000/-
EMD Amount	Rs. 2,10,000/-
Date and time of e-auction at the platform of e-auction service provider: https://www.baanknet.in	20.11.2026 (12 Noon to 4 PM)
Property ID No.	IDIB6494136503

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 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://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**.

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अंचल कार्यालय, पुदुच्चेरी

Place: Pondicherry
Date : 02.11.2026.

AUTHORISED OFFICER
INDIAN BANK