



IKF FINANCE LIMITED
HEAD OFFICE : # 401-144, Corporate Centre, M.G.Road,
Vijayawada-520 010. Phone No.: 9866-247464.

DEMAND NOTICE [SECTION 13(2) SARFAESI Act]

A notice is hereby given that the following Borrower(s)/Co-Borrower(s)/Guarantor(s) 1) **Mrs. Roja Maligai Kadal Rep by its Proprietor D. Prabhakaran, 2) Mr. D. Prabhakaran, 3) Mrs. Saradha, 4) Mr. Ramesh,** have defaulted in the repayment of principal and interest of the loans facility obtained by them from the **IKF Finance Limited** and the loans have been classified as **Non-Performing Asset (NPA)**. The notices were issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 on their last known addresses, but they have been returned unopened and as such they are hereby informed by way of this public notice.

Name of Borrower(s)/ Co- Borrower(s)/Guarantor(s): 1) **Mrs. Roja Maligai Kadal Rep by its Proprietor D. Prabhakaran, No. 8/139, Near Primary School, Salaisaly, Potlana, Sandamangalam, Namakal-637409 (Borrower), 2) Mr. D. Prabhakaran S/o Mr. Duralasamy, No. 6/118, Main Road, Salaisaly Potlana, Sandamangalam, Namakal-637409 (Co-Borrower), 3) Mrs. Saradha, No. 6/118, Main Road, Salaisaly Potlana, Sandamangalam, Namakal-637409 (Co-Borrower), 4) Mr. Ramesh S/o Mr. Pachimuthu, No.36, Jangalapuram West, Sandamangalam, Namakal-637409 (Co-Borrower).**

Date of Notice: 20.08.2026	Date of NPA: 03.08.2026
Amount outstanding (As on 13-08-2026): Rs.16,93,436/- (Rupees Sixteen Lakhs Ninety Three Thousand Four Hundred Thirty Six Only).	

DESCRIPTION OF THE PROPERTY: All the piece and parcel of land measuring an extent of Acre 0.60 cent together with building constructed thereon, comprised in old Survey No.4/1 as patta no.849 as New Survey No.4/1B in pachudaiyampatti village, Senthamangalam Taluk, Namakkal District, Tamil Nadu being bounded on the -On the North of: East west Road, On the South of: Chandrasekhar Land, On the East of: Property belongs to selvakumar and Kaliamangam in S.no.4/1A, On the West of: Remaining land for Kengaram for as extent of 2.26 Acres

Within the above boundaries are measuring Totally Acre 0.60 Cent of land in full and with all pathway rights and easement right annexed thereto.

The above described land situated in the Pachudaiyampatti Village, Senthamangalam Taluk lying within the Sub Registration District of Senthamangalam the Registration District of Namakkal.

The steps are being taken for substituted service of notice. The above Borrower(s) and their Guarantor(s) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The borrowers attention is invited to provisions of Sub-section (5) of Section 13 of the Act, in respect of time available to redeem the secured assets.

Date: 25.08.2026, Place: Namakkal **Sd/- Authorised Officer, IKF Finance Ltd.**



Bangalore Electricity Supply Company Limited
(Wholly owned Government of Karnataka Undertaking)
(CIN - UO4010KA2002SGC030438)

Brief Tender Notification
(Through KPP Portal)

BESCOM invites tenders vide Enquiry / Indent No. BESCOM/ 2026-27/EL/WORK_INDENT1175 for "Repairs/Rectification of faults in the HT/LT Under Ground Cable in BRAZ area of BESCOM for a period One Year on Total Turnkey on Percentage Quoting basis." Bid Documents available from: 28.08.2026. Last date for Bid Submission: 28.09.2026, 17:00 Hrs. Opening of Bid Document: 29.09.2026, 17:15 Hrs. The Tenders can be obtained through KPP portal web-site <http://kppp.karnataka.gov.in>. Aspiring Bidders need to register on KPP portal. Further Bidders can take assistance with KPP help desk contact numbers (+91-8046010000, +91-8068948777) or email at support@eprocpehelpdesk.com. Further details can be obtained from the office of the undersigned.

Sd/- Chief General Manager (Ele.), Procurement, Corporate office, BESCOM, 2nd Floor, K R Circle, Bengaluru-560001.

For electricity related complaints call 1912
Download BESCOM Mithra MOBILE APP



GOVERNMENT OF KARNATAKA
N W K R T C: Belagavi Division, Belagavi

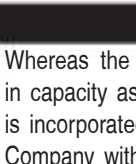
No.: NWKRTC-BD.Com:1880, 1881/2026-27 Date: 24-08-2026.

E-Tender Notification No. 09/2026
Negotiation Notification No. 10/2026

Tenders have been invited through KPPPT portal and manual negotiation—to select licensees for commercial stalls at various bus stations under the **NWKRTC Belagavi Division**, as well as to select a single agency for the **"Operation and Maintenance of Commercial-cum-Retail Space"** (including parking area on the 1st, 2nd, and 3rd floors) of the Belagavi City Bus Station on an **"as-is-where-is"** basis. e-Tender documents can be downloaded from the KPPPT website (www.kppp.karnataka.gov.in) until **17:00 hours on 15-09-2026**. The last date for online submission of applications is **15-09-2026 (up to 17:00 hours)**, and the e-Tender will be opened on **17-09-2026 at 11:00 hours**. Applications for manual negotiation will be accepted until **17:00 hours on 18-09-2026**, and the negotiation will be conducted at the Divisional Office, Belagavi, on **19-09-2026 at 12:00 hours**. For further details, please contact the Divisional Office, NWKRTC, Belagavi Division. Contact mobile numbers: **7760991634 / 8073286881 (Case Worker).**

Sd/- Divisional controller
NWKRTC, Belagavi Division

DIPR/Belagavi/764
Deshnandepublicity/2026-27



Indian Bank
Branch: Pullagoundampatti
Phone No: 09442700030

ANNEXURE VIII
(Sale notice format for Borrower/Guarantor/Mortgagor)

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
1. **Mr.N.Velusamy S/o Mr.Nachiappa** Gounder 13/10, Street 5, CHB Colony Velur Road, Tiruchengode Namakkal 637211 (Borrower/Mortgagor)
2. **Mr.V.Saravanan Kumar S/O Mr.N.Velusamy** 13/10, Street 5, CHB Colony Velur Road, Tiruchengode Namakkal 637211 (Co-Borrower/Mortgagor)
3. **Mr.Mani S/o Mr.Sengoda** Gounder 2/167, Cheran complex Pullagoundampatti Namakkal 637202 (Guarantor)

Madam/Sir,
Sub: Your account Mr.N.Velusamy, AMTL I loan account No 6325590984 limit of Rs.25.00 lakhs sanctioned on 24.03.2015 and AMTL II Loan Account No. 6478664894 limit of Rs.10.00 Lakhs sanctioned on 28.10.2016, with Indian Bank, Pullagoundampatti Branch-Reg.
Mr.N.Velusamy and Mr.V.Saravanan Kumar availed AMTL facility from Indian Bank, Pullagoundampatti Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr.N.Velusamy and Mr.V.Saravanan Kumar failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 19.12.2025 and Demand Paper Publication of Demand Notice dated 22.01.2026 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 upon Borrower(s)/Mortgagor(s) Mr.N.Velusamy and Mr.V.Saravanan Kumar and Guarantor(s) Mr.Mani liabio to the Bank to pay the amount due to the tune of Rs.35,20,000/- (Rupees Thirty Five Lakhs and Twenty Thousand Only) as on 19.12.2025 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 19.12.2025 and Paper Publication of Demand Notice dated 22.01.2026.

As Mr.N.Velusamy and Mr.V.Saravanan Kumar failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 04.04.2026 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 6 (2) and 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 30 days notice of intended sale is required to be given and hence we are issuing this notice. The amount due as on 13.08.2026 is Rs.38,59,211/- (Rupees Thirty Eight Lakhs Fifty Nine Thousand Two Hundred and Eleven Only) with further interest, costs, other charges and expenses thereon from 14.08.2026.

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 14.08.2026.

The date of sale is fixed as 25.09.2026 which would be by e-auction mode.

Inspection of the scheduled properties and related documents up to date E etc. by the intending purchasers/bidders may be done at their expense from 14.08.2026 to 24.09.2026 between 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 terms and conditions of e-auction is available in the website (<https://baanknet.com>).

The intending Bidders/ Purchasers are requested to register on online portal (<https://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 25.09.2026 i.e. the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC must be completed well in advance, before aucton.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://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. and A/c. Name	Branch name and IFSC Code
A/C No: 98741009615	Indian Bank Pullagoundampatti Branch, A/C Name: Indian Bank, Pullagoundampatti Branch
IFSC Code: IDIB00M090	

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 7 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	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
Land and Building: The specific details of the assets in which security interest is created are enumerated hereunder: All that piece and parcel of land together with the superstructure constructed thereon and to be constructed in future there at and situate in Namakkal Registration District, Velagoundampatti Sub-Registration District, Tiruchengode Taluk, Mavureddipatti Village , S.No.158/1 of Puna hector 0.33.0 equivalent to Puna acre 0.82, S.No.158/3A of Puna hector 1.16.5 equivalent to Puna acre 2.88, S.No.159/2 of Puna hector 0.9.5 equivalent to Puna acre 2.24, S.No.159/5 of Puna hector 0.06.5 equivalent to Puna acre 1.49 total extent Puna Acre 7.43 of land constructed there on RCC Roof building with all appurtenance, accessories and all passage and easementary rights attached therein., Boundaries of all sides: North by : SF No.159/1/4- Palaniamm Property, South by : SF No.158/6- Pavaiyayee, Kuppayee, Vasanthi, Palanappa and Rajeswar Land, SF No.158/3B- Senthilkumar, Periyasami & Kuppasamy Land, SF No.158/4, Kovil Land East by : SF No.156/2- Mr.Velusamy Land, 156/3- Panchayat Road, West by: SF No.160/1- Anilgini Sellandiyamm Kovil Land	185.30 Lakhs	18.53 Lakhs	25.09.2026 10:00 AM to 05:00 PM IDIB6598963705	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>.

Date: 21.08.2026 **Authorized Officer, INDIAN BANK,**



Indian Bank
Branch: Pullagoundampatti
Phone No: 09442700030

ANNEXURE VIII
(Sale notice format for Borrower/Guarantor/Mortgagor)

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
1. **Smt.V.Vanihamani W/O Mr.Palanisamy** 5/70, Kondankattur, Addivadivar Street, Koothampoodi Post, Tiruchengode Taluk Namakkal 637212 (Borrower/Mortgagor)
2. **Mr.V.Palanisamy S/O Mr.Vaiyapuri** 5/70, Kondankattur, Addivadivar Street, Koothampoodi Post, Tiruchengode Taluk Namakkal 637212 (Guarantor)

Madam/Sir,
Sub: Your MSME Term loan account's No. 6589963705 with Indian Bank Pullagoundampatti branch- Reg
Smt V Vanihamani availed MSME TL facility from Indian Bank, Pullagoundampatti Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Smt V Vanihamani failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 10.05.2024 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) Smt V Vanihamani (Borrower/Mortgagor) and Guarantor(s) Mr.V.Palanisamy liabio to the Bank to pay the amount due to the tune of **Rs.10,50,045/- (Rupees Ten Lakhs Fifty Thousand and Forty Five Only) as on 10.05.2024** with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 10.05.2024 As Ms V Vanihamani failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 29.07.2024 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 6(1) of the Security Interest (Enforcement) Rules, 2002, a 15 days' notice for the sub-sequent sale is required to be given. Accordingly, we are issuing this notice.

The amount due as on 13.08.2026 is **Rs. 11,97,144/- (Rupees Eleven Lakhs Ninety-Seven Thousand One Hundred and Forty-Four Only)**, together with further interest, costs, other charges, and expenses thereon from 14.08.2026 until realization.

Please take notice that this is a 15 days' notice, and the properties described in the Schedule herein shall be sold under the provisions of the Act by the undersigned/Authorized Officer at any time after the expiry of 15 days from the date of this notice.

The date of sale is fixed as 25.09.2026, and the sale shall be conducted through e-auction mode. Inspection of the scheduled properties and the related documents, including the up-to-date Encumbrance Certificate (EC), may be undertaken by the intending purchasers/bidders at their own expense from **14.08.2026 to 24.09.2026, between 10:00 AM and 4:00 PM**.

The Reserve Price and Earnest Money Deposit (EMD) for the sale of the secured assets are fixed as mentioned in the Schedule.

The terms and conditions of the e-auction are available on the website: <https://baanknet.com>.

The intending bidders/purchasers are requested to register on the online portal, BAANKNET (PSB Alliance Pvt. Ltd.), using their mobile number and email ID. After completing their e-KYC, the intending bidders/purchasers shall transfer the required EMD amount to their e-Wallet within the prescribed time and before the closure of the e-auction on the portal. Registration and e-KYC should be completed well in advance before the auction.

The Earnest Money Deposit (EMD), as mentioned above, shall be paid online or after generating a challan from the BAANKNET website for depositing the amount into the bidder's EMD Wallet. NEFT transfer may be made from any Scheduled Commercial Bank.

Payment of EMD through any other mode, including cheques, shall not be accepted. Bidders who fail to deposit the required EMD online shall not be permitted to participate in the e-auction. The Earnest Money Deposit shall not carry 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 the EMD amount (10%) already deposited, latest by the next working day. 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 Number/IFSC Code, etc., for online money transfer is as under:

Nodal Bank Account No. and A/c. Name	Branch name and IFSC Code
A/C No: 98741009615	Indian Bank Pullagoundampatti Branch, A/C Name: Indian Bank, Pullagoundampatti Branch
IFSC Code: IDIB00M090	

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 7 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	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
Residential Land and Building: All that piece and parcel of land together with the superstructure constructed thereon and to be constructed in future there at and situate in Namakkal Registration District, Velagoundampatti Sub-Registration District, Tiruchengode Taluk, Koothampoodi Village , S.No.194/5A extent1.33 Ac.(0.54 Hec), assessment Rs.2.09/- The above land and some adjacent lands divided into house plots and house site area was named as Sri Samayapurathu Mariyamman Nagar-II. In these plot No.64 measuring 1200 Sqft bounded by the following boundaries, East of 15 ft wide north south common path, West of plot No.65, South of Plot No.67, North of 15ft wide common path, Within the above boundaries the land measuring east west on both side 40ft, north south on both sides 30ft totalling 1200 Sqft (111.5 Sqm) and a RCC terrace building in it. D.No.22/23. As per new survey the above land comes under S.No.194/5A1. And all path way and other rights shown in the deed, prior deeds and all easement rights.	12.24 Lakhs	1.22 Lakhs	25.09.2026 10:00 AM to 05:00 PM IDIB6598963705	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.

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Date: 21.08.2026 **Authorized Officer, INDIAN BANK,**



Indian Bank
Branch: Pullagoundampatti
Phone No: 09442700030

ANNEXURE VIII
(Sale notice format for Borrower/Guarantor/Mortgagor)

NOTICE OF SALE
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To
1. **Mr.N.Velusamy S/o Mr.Nachiappa** Gounder 13/10, Street 5, CHB Colony Velur Road, Tiruchengode Namakkal 637211 (Borrower/Mortgagor)
2. **Mr.V.Saravanan Kumar S/O Mr.N.Velusamy** 13/10, Street 5, CHB Colony Velur Road, Tiruchengode Namakkal 637211 (Co-Borrower/Mortgagor)
3. **Mr.Mani S/o Mr.Sengoda** Gounder 2/167, Cheran complex Pullagoundampatti Namakkal 637202 (Guarantor)

Madam/Sir,
Sub: Your account Mr.N.Velusamy, AMTL I loan account No 6325590984 limit of Rs.25.00 lakhs sanctioned on 24.03.2015 and AMTL II Loan Account No. 6478664894 limit of Rs.10.00 Lakhs sanctioned on 28.10.2016, with Indian Bank, Pullagoundampatti Branch-Reg.
Mr.N.Velusamy and Mr.V.Saravanan Kumar availed AMTL facility from Indian Bank, Pullagoundampatti Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". Mr.N.Velusamy and Mr.V.Saravanan Kumar failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 19.12.2025 and Demand Paper Publication of Demand Notice dated 22.01.2026 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 upon Borrower(s)/Mortgagor(s) Mr.N.Velusamy and Mr.V.Saravanan Kumar and Guarantor(s) Mr.Mani liabio to the Bank to pay the amount due to the tune of Rs.35,20,000/- (Rupees Thirty Five Lakhs and Twenty Thousand Only) as on 19.12.2025 with further interest, costs, other charges and expenses thereon. Both failed to make payment despite Demand Notice dated 19.12.2025 and Paper Publication of Demand Notice dated 22.01.2026.

As Mr.N.Velusamy and Mr.V.Saravanan Kumar failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 04.04.2026 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 6 (2) and 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 30 days notice of intended sale is required to be given and hence we are issuing this notice. The amount due as on 13.08.2026 is Rs.38,59,211/- (Rupees Thirty Eight Lakhs Fifty Nine Thousand Two Hundred and Eleven Only) with further interest, costs, other charges and expenses thereon from 14.08.2026.

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 14.08.2026.

The date of sale is fixed as 25.09.2026 which would be by e-auction mode.

Inspection of the scheduled properties and related documents up to date E etc. by the intending purchasers/bidders may be done at their expense from 14.08.2026 to 24.09.2026 between 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 terms and conditions of e-auction is available in the website (<https://baanknet.com>).

The intending Bidders/ Purchasers are requested to register on online portal (<https://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 25.09.2026 i.e. the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC must be completed well in advance, before aucton.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://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. and A/c. Name	Branch name and IFSC Code
A/C No: 98741009615	Indian Bank Pullagoundampatti Branch, A/C Name: Indian Bank, Pullagoundampatti Branch
IFSC Code: IDIB00M090	

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 7 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.

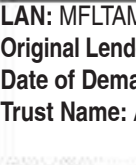
SCHEDULE
The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Details/Description of Mortgaged Assets	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
Land and Building: The specific details of the assets in which security interest is created are enumerated hereunder: All that piece and parcel of land together with the superstructure constructed thereon and to be constructed in future there at and situate in Namakkal Registration District, Velagoundampatti Sub-Registration District, Tiruchengode Taluk, Mavureddipatti Village , S.No.158/1 of Puna hector 0.33.0 equivalent to Puna acre 0.82, S.No.158/3A of Puna hector 1.16.5 equivalent to Puna acre 2.88, S.No.159/2 of Puna hector 0.9.5 equivalent to Puna acre 2.24, S.No.159/5 of Puna hector 0.06.5 equivalent to Puna acre 1.49 total extent Puna Acre 7.43 of land constructed there on RCC Roof building with all appurtenance, accessories and all passage and easementary rights attached therein., Boundaries of all sides: North by : SF No.159/1/4- Palaniamm Property, South by : SF No.158/6- Pavaiyayee, Kuppayee, Vasanthi, Palanappa and Rajeswar Land, SF No.158/3B- Senthilkumar, Periyasami & Kuppasamy Land, SF No.158/4, Kovil Land East by : SF No.156/2- Mr.Velusamy Land, 156/3- Panchayat Road, West by: SF No.160/1- Anilgini Sellandiyamm Kovil Land	185.30 Lakhs	18.53 Lakhs	25.09.2026 10:00 AM to 05:00 PM IDIB6598963705	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>.

Date: 21.08.2026 **Authorized Officer, INDIAN BANK,**



Asset Reconstruction Company (India) Ltd.
CIN No.: U65999MH2002PLC134884 • Website: www.arcil.co.in

ASSET RECONSTRUCTION COMPANY (INDIA) LTD.,
CIN No.: U65999MH2002PLC134884 • Website: www.arcil.co.in

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400028. Tel. No.: 022-66581300.

Sd/-
Authorized Officer

Place: Salem
Date: 26.08.2026

ASSET RECONSTRUCTION COMPANY (INDIA) LTD.,
CIN No.: U65999MH2002PLC134884 • Website: www.arcil.co.in

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400028. Tel. No.: 022-66581300.



PNB Housing Finance Limited
Regd. Office: 9th Floor, Antrakish Bhavan, 22, K.G.Marg, New Delhi-110001, Ph: 011-23357171, 23357172, 23705414, Web: www.pnbhousing.com, Branch Address: 10, 1st Floor, front Side portion, Venkatarama achary street, Dharmapuri 636701

Notice Under Section 13(2) of Chapter III of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, Read With Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 Amended as On Date. We, the **PNB Housing Finance Limited** (hereinafter referred to as "PNBHFL") had issued Demand notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The said Demand Notice was issued through our Authorized Officer to all below mentioned Borrowers/Co-Borrower/ Guarantors since your account has been classified as **Non-Performing (NPA)** Assets as per the Reserve Bank of India/ National Housing Bank guidelines due to non-payment of instalments/Interest. The contents of the same are the defaults committed by you in the payment of instalments of principals, interest, etc. Further, with reasons, we believe that you are evading the service of Demand Notice hence we are doing this Publication of Demand Notice which is also required U/s 13(2) of the said Act.You are hereby called upon to pay **PNBHFL** within a period of **60 Days** of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which **PNBHFL** will take necessary action/measures under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-Section (8) of Section 13 of the Act of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the **PNBH FL** only till the date of publication of the notice for sale of the secured assets by public Auction, by inviting quotations, tender from public or by private treaty. Further, you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

S. No.	Loan A/c No.	Name/ Address of Borrower and Co-Borrower(s)	Name & Address of Guarantor(s)	Property (ies) Mortgaged	Date of Demand Notice	Amount O/s as on date Demand Notice
1	NH/INDIA/545/6887	Mr./Mrs. K Manickam (Borrower) Mr./Ms. Muthalagi Manickam (Co-Borrower), Both are at: 163, Dharmapatti, Nagarampatti, Vattuvanahalli, Pe, Nagaram, Pannagaram Dharmapuri, Tamil Nadu, India, 636810, Also at: Manickam				