APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

pnb Housing Finance Limited Ghar Ki Baat

E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE 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)

Reg. Off.:- 9th Floor, Antriksh Bhawan, 22 K. G. Marg, New Delhi-110001, Ph.:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

BRANCH ADDRESS: 2ND FLOOR, SAMRUDHI CHAMBERS, PATTOM JUNCTION, TRIVANDRUM – 695004, KERALA

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited**/Secured Creditor, will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower/ Co-Borrower/ Guarantor/Legal heirs(A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Court Case if any (K)
206660000853 & HOU/TRI/0216/ 267945, Sajeevan S / Sasidharan V / Vijayakumari R, B.O.:- Trivandrum	Rs. 6,25,188 & 12.11.2024	Physical	Sy No-261/3-1, Velioor Village, Thiruvananthapuram, Kerala, 695302	Rs. 35,10,000	Rs. 3,51,000	13.07.2026	Rs. 10,000	18.06.2026 11:00 AM to 05:00 PM	14.07.2026 02:00 PM to 03:00 PM	NIL/Not Known

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.**

(1.) As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K **(2.)** The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/ the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the s sale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s Foreclosureindia.com would be assisting the Authorised officer in conducting sale through an e-Auction having its Head office at 605A, 6TH Floor, Maitrivanam, Ameerpet, Hyderabad-500038. Website - info@bankauctions.in. For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Mr. RAHUL/SARATHLAL R/AFREED, Mobile: 8848434163/9061485392/8129651394, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

Place:- TRIVANDRUM, DATE:- 03.06.2026 **SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

pnb Housing Finance Limited Ghar Ki Baat

E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE 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)

Reg. Off.:- 9th Floor, Antriksh Bhawan, 22 K. G. Marg, New Delhi-110001, Ph.:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

BRANCH ADDRESS: C 45, 1ST FLOOR, THIRU. VI. KA. INDUSTRIAL ESTATE, GUINDY, CHENNAI – 600032, TAMIL NADU, BRANCH ADDRESS: 1ST FLOOR, GST ROAD, TAMBARAM WEST, CHENNAI – 600045, TAMIL NADU, BRANCH ADDRESS: 1ST FLOOR, KANDASWARNA SHOPPING MALL, FIVE ROADS, SALEM – 636004, TAMIL NADU, BRANCH ADDRESS: 1ST FLOOR, BROUGH ROAD, NEAR COLLECTOR OFFICE, ERODE – 638001, TAMIL NADU

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited**/Secured Creditor, will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrower(s)/ mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower/Co-Borrower/ Guarantor/Legal heirs(A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Court Case if any (K)
HOU/CHE/0916/320114 & NHL/ CHE/0916/320445, G Kumar / L Sujatha, B.O.:- Chennai	Rs. 22,74,824.51 & 25.04.2024	Physical	Flat No 3 B, Third Floor, Core I, VGN Ernest, **Melpakkam, Kannapalayam, Tamil Nadu, 600077**	Rs. 14,35,000	Rs. 1,43,500	22.06.2026	Rs. 10,000	10.06.2026 11:00 AM to 05:00 PM	23.06.2026 02:00 PM to 03:00 PM	NIL/Not Known
HOU/OMR/0117/348925 & NHL/OMR/0119/638397 Chandrakanth A P / Sreeja V R B.O.:- OMR	Rs. 34,66,185.11 & 25.04.2024	Physical	I Block, 1st Floor, Unit No.I1-109, Happinest, Block No. 84, Ward 1, **Paruthipattu Village, Poonamallee Taluk, Thiruvallur District**, S. No 463/1, 463/2, 489/1, 489/2A, 486, 480/2, 488, 5th Cross Street, Behind Kendriya Vihar, **Chennai, Tamil Nadu-600071.**	Rs. 18,89,000	Rs. 1,88,900	22.06.2026	Rs. 10,000	10.06.2026 11:00 AM to 05:00 PM	23.06.2026 02:00 PM to 03:00 PM	NIL/Not Known
HOU/TBM/0622/1000908, Naina Mohamed/Jannath Beevi Mohamed Ali Jinnah, B.O.:- Tambaram	Rs. 49,62,533.00 & 11.05.2023	Physical	Plot No 4 F3, 1st Floor, Old No 100 New No 88, **Prashanthi Nagar, Chennai, Tamil Nadu-600075.**	Rs. 28,13,000	Rs. 2,81,300	22.06.2026	Rs. 10,000	10.06.2026 11:00 AM to 05:00 PM	23.06.2026 02:00 PM to 03:00 PM	NIL/Not Known
HOU/OMR/0722/1015684 Kirthika Shrie / C J Anandhi Shrim, B.O.:- OMR	Rs. 37,81,156 & 18.04.2023	Physical	Flat No 4, 1st Floor, Plot No 47, 48, 49, DSR Vivanta, DSR Selvi Annexe, **Ninnakarai Village, Maraimalai Nagar, Chennai, Tamil Nadu-603209.**	Rs. 22,45,000	Rs. 2,24,500	22.06.2026	Rs. 10,000	10.06.2026 11:00 AM to 05:00 PM	23.06.2026 02:00 PM to 03:00 PM	NIL/Not Known
HOU/TBM/1221/940245 Anusankari M / Velmurugan M B.O.:- Tambaram	Rs. 63,90,093.88 & 25.04.2024	Physical	Flat No 4G1, Old No 100 New No 88, **Prashanthi Nagar, Pammal, Chennai, Tamil Nadu, 600075**	Rs. 28,35,000	Rs. 2,83,500	22.06.2026	Rs. 10,000	10.06.2026 11:00 AM to 05:00 PM	23.06.2026 02:00 PM to 03:00 PM	NIL/Not Known
HOU/SLM/0123/1072258 & NHL/ SLM/0123/1072451, Karthigeyan M / Priyanka K, B.O.:- Salem	Rs. 1,10,47,734.46 & 09.12.2024	Physical	Ward No 11, Door No 12A, Jalagandapuram Road, **Edapaddy, Idappadi, Salem, Tamil Nadu, 637101.**	Rs. 86,49,000	Rs. 8,64,900	22.06.2026	Rs. 20,000	10.06.2026 11:00 AM to 05:00 PM	23.06.2026 02:00 PM to 03:00 PM	NIL/Not Known
HOU/OMR/0117/346880 Parthasarathy A / Kalpana P B.O.:- OMR	Rs. 39,98,726.00 & 04.09.2024	Physical	Flat No.F2, 1st Floor, Plot No.60, Block No.A, Subam Flats, **Vasantham Nagar, Thirunindravur, Poonamalle Taluk, Chennai, Tamil Nadu-602024.**	Rs. 13,94,000	Rs. 1,39,400	22.06.2026	Rs. 10,000	10.06.2026 11:00 AM to 05:00 PM	23.06.2026 02:00 PM to 03:00 PM	NIL/Not Known
HOU/OMR/0525/1385839 Mani L V / Anirudh Lakshman B.O.:- OMR	Rs. 34,60,856 & 04.02.2026	Symbolic	Flat No E, 2nd Floor, South Side Flat, Sri Sakthi Krishna Apmts, **Rajendra Nagar, Chettipunniyam, Chengalpattu Chennai, Tamil Nadu, 603204**	Rs. 36,75,000	Rs. 3,67,500	13.07.2026	Rs. 10,000	18.06.2026 11:00 AM to 05:00 PM	14.07.2026 02:00 PM to 03:00 PM	NIL/Not Known
HOU/ERD/0723/1140810 Govindaraju R / Poongodi V B.O.:- Erode	Rs. 31,56,484.99 & 10.12.2025	Physical	Old SF No 731/1, 732, 741, Resf No 8/4, Present Sub Div, Resf No 8/4B6 Site No 30, 31 Patta No 2082, **Shanmuga Nagar, Chinnamapuram, Punjaikalamangalam Village** And **Village Panchayat, Modakurichi Taluk, Erode, Tamil Nadu, 638153**	Rs. 42,24,000	Rs. 4,22,400	13.07.2026	Rs. 10,000	18.06.2026 11:00 AM to 05:00 PM	14.07.2026 02:00 PM to 03:00 PM	NIL/Not Known

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.**

(1.) As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K **(2.)** The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the s sale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s Foreclosureindia.com would be assisting the Authorised officer in conducting sale through an e-Auction having its Head office at 605A, 6TH Floor, Maitrivanam, Ameerpet, Hyderabad-500038. Website - info@bankauctions.in. For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Mr. ENGELS/DURGESH/JOTHIKANNAN/ SHRICHARAN, Mobile: 9344007827/9042840151/9840487424/9738931789, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

Place:- CHENNAI, OMR, TAMBARAM, SALEM, ERODE,, DATE:- 03.06.2026 **SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

EAST COAST RAILWAY

(1) Notice No.: e-Tender-Elect-G-11-26

DESCRIPTION OF WORK : BALANCE ELECTRIFICATION IN CONNECTION WITH PROVISION OF MULTI SECTION DIGITAL AXLE COUNTER IN JORANDA ROAD, SADASHIBPUR, TALCHER ROAD AND DHENKANAL OF KHURDA ROAD DIVISION.

Approx. Cost of Work : ₹ 1,53,25,124.02, **EMD :** ₹ 3,06,500/-

(2) Notice No.: e-Tender-Elect-G-12-26

DESCRIPTION OF WORK : BALANCE ELECTRIFICATION IN CONNECTION WITH PROVISION OF MULTI SECTION DIGITAL AXLE COUNTER IN RAJATHGARH-TALCHER SECTION OF EAST COAST RAILWAY (RAJATHGARH, HINDOL ROAD, MERAMANDALI, BUDHAPANK AND TALCHER).

Approx. Cost of Work : ₹ 1,45,88,352.81, **EMD :** ₹ 2,91,800/-

(3) Notice No.: e-Tender-Elect-G-16-26

DESCRIPTION OF WORK : ELECTRIFICATION IN CONNECTION WITH PROVISION OF HABD AT 08 NOS. DIFFERENT LOCATIONS OVER KHURDA ROAD DIVISION.

Approx. Cost of Work : ₹ 12,86,093.18, **EMD :** ₹ 25,700/-

(4) Notice No.: e-Tender-Elect-G-17-26

DESCRIPTION OF WORK : MISCELLANEOUS MAINTENANCE CONTRACT FOR ALL TYPES OF ELECTRICAL GENERAL WORKS SUCH AS SUB-STATIONS, CABLING INSTALLATIONS, FEEDER BOXES, JUNCTION BOXES, PUMPING INSTALLATIONS, CLS PANELS AT STATIONS, LEVEL CROSSING GATES, IBS, HIGH MASTS, LIFTS, ESCALATORS, VARIOUS TYPES OF LIGHTS, FANS, EARTHING INSTALLATIONS, HT&LT FEEDER PANELS WITH ASSOCIATED INSTALLATIONS UNDER JURISDICTION OF SSEE(P)/PARADEEP IN KHURDA ROAD DIVISION FOR A PERIOD OF THREE YEARS.

Approx. Cost of Work : ₹ 5,39,43,305.69, **EMD :** ₹ 10,78,900/-

(5) Notice No.: e-Tender-Elect-G-18-26

DESCRIPTION OF WORK : MISCELLANEOUS MAINTENANCE CONTRACT FOR ALL TYPES OF ELECTRICAL GENERAL WORKS SUCH AS SUB-STATIONS, CABLING INSTALLATIONS, FEEDER BOXES, JUNCTION BOXES, PUMPING INSTALLATIONS, CLS PANELS AT STATIONS, LEVEL CROSSING GATES, IBS, HIGH MASTS, LIFTS, ESCALATORS, VARIOUS TYPES OF LIGHTS, FANS, EARTHING INSTALLATIONS, HT&LT FEEDER PANELS WITH ASSOCIATED INSTALLATIONS UNDER JURISDICTION OF SSEE(P)/CUTTACK OVER KHURDA ROAD DIVISION FOR A PERIOD OF THREE YEARS.

Approx. Cost of Work : ₹ 7,00,09,817.37, **EMD :** ₹ 14,00,200/-

(6) Notice No.: e-Tender-Elect-G-19-26

DESCRIPTION OF WORK : PROVISION OF AUTOMATED WATER MANAGEMENT SYSTEM WITH PROVISION OF WATER FLOW METER AT DIFFERENT PUMPS OF KHURDA ROAD.

Approx. Cost of Work : ₹ 41,69,208.08, **EMD :** ₹ 83,400/-

Completion Period : 06 Months (for Sl. No. 1, 2 & 3), 36 Months (for Sl. No. 4 & 5) and 04 Months (for Sl. No. 6).

Tender Closing Date and Time : At 1500 hrs. of 19.06.2026 (for all the Tenders).

No manual offers sent by Post / Courier/ Fax or in person shall be accepted against such e-tenders even if these are submitted on firm's letter head and received in time. All such manual offers shall be considered invalid and shall be rejected summarily without any consideration.

Complete information including e-tender documents of the above e-Tender is available in website : **www.ireps.gov.in**

Note : The prospective tenderers are advised to revisit the website ten (10) days before the date of closing of tender to note any changes/corrigendum issued for this tender. The tenderers / bidders must have Class-III Digital Signature Certificate and must be registered on IREPS Portal. Only registered tenderer/ bidder can participate on e-tendering.

Sr. Divisional Electrical Engineer (G)/ Khurda Road

PR-212/R/26-27

South East Central Railway

E-TENDER NOTICE

Srl. No. (1) E-Tender No. DRM-ENGG-BSP-T-83-26-27, Date.29/05/2026.

Work: (i) Construction of RUB by box pushing technique using RH girder & associate civil works in connection with closing of manned LC No.260 at Km 515/19-21 between IB-Jharsuguda Section. **(ii)** Balance work for Construction of RUB by box pushing technique using RH girder & associate civil works in connection with closing of manned LC No.336 at Km.663/10-12 between Saragaon Deori-Champa stations and LC no. 274 at Km.547/21-23 in Himgir Yard on Jharsuguda-Bilaspur section of Bilaspur Division.

Tender value (In Rs.): 11,17,14,556/- **EMD (In Rs.):** 22,34,300/- **Completion Period:** 12 Months.

Srl. No. (2) E-Tender No. DRM-ENGG-BSP-T-86-26-27, Date.29/05/2026.

Work: Execution of P. Way works likes CTR(P), Renewal of turnout sleepers. Renewal of SEJ, Deep screening of points and crossings, and other track works in connection with Improvement and up-gradation of various railway yards (i.e. SGRD. CPH & NIA) under the jurisdiction of Sr.Section Engineer(P.way)/Champa of Bilaspur division.

Tender value (In Rs.): 3,29,75,808/- **EMD (In Rs.):** 6,59,500/- **Completion Period:** 12 Months.

Srl. No. (3) E-Tender No. DRM-ENGG-BSP-T-87-26-27, Date.29/05/2026.

Work: Execution of P. Way works likes CTR(P), TRR(S), CTR(S), Renewal of turnout sleepers, Deep screening of points and crossings, and other track works in connection with Improvement and up-gradation of various railway yards (i.e. RIG, JSLK, KDTR, BEF, SPGCL, ROB, KHS, JDI, SKT & BUA) under the jurisdiction of Assistant Divisional Engineer/Raigarh of Bilaspur division.

Tender value (In Rs.): 9,53,38,660/- **EMD (In Rs.):** 19,06,800/- **Completion Period:** 15 Months.

Srl. No. (4) E-Tender No. DRM-ENGG-BSP-T-88-26-27, Date.27/05/2026.

Work: Execution of P. Way works likes CTR(P). TRR(S), CTR(S), Renewal of turnout sleepers, Deep screening of points and crossings, and other track works in connection with Improvement and up-gradation of various railway yards (i.e.IB, BRJN, LJKR, BPH, HGR, BSMA, DAO, JMG & KRL) under the jurisdiction of Assistant Divisional Engineer/ Brajrajnagar of Bilaspur division.

Tender value (In Rs.): 9,14,17,622/- **EMD (In Rs.):** 18,28,400/- **Completion Period:** 15 Months. **Start date of Submission of Tender** : From 26-06-2026 **Last date of Submission of Tender:** Upto 11.00 hrs. on 10-07-2026

The complete information of above e-Tender Notices is available over websites **https://www.ireps.gov.in** Bids other than e-bids shall not be accepted against above Tenders.

Divi. Railway Manager (Engg.)

CPR/10/AM/161 **S.E.C.Rly., Bilaspur**

South East Central Railway @secrail

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Chola Enter a better life

Corporate office address:- Chola Crest,Super B, C54 & C55,4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032

POSSESSION NOTICE [(APPENDIX IV) [Under Rule 8(1)]

WHEREAS the undersigned being the Authorised Officer of M/s. Cholamandalam Investment And Finance Company Limited , under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount as mentioned herein under and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sl. No.	Name and Address of the Borrowers & Loan A/c no.	Date of Demand Notice	O/S AMT	Description Of The Property Possessed	Date Of Possession
1.	**Loan Account Nos. HL24DIN000157454 Mr/Mrs. DEVI MANIKANDAN Mr/Mrs. VIVEK MANIKANDAN Mr/Mrs. MANIKANDAN NARAYANASAMY Both Are R/o.At**: 3-12, Ward 15, Lakshmi Sundaram Colony, Balakrishnapuram, Busstop, Dindigul, Tamil Nadu - 624005 **Also At**: Plot No 11 West Part , Door No.555/7, S.No. 555/7, Sub Division S.No. 555/7D, at Present Sub Div S.No.555/7D1, Jambuliyampatti, Balakrishnapuram,, Plot No12 West Part AND East South Part,, Balakrishnapuram Village and Panchayat, Kaliamman Kovil,Dindigul East Taluk, Dindigul District, Tamilnadu, 624306	10-01-2026	**Rs.2728520/- (Rupees Twenty Seven lakhs Twenty Eight Thousand Five Hundred Twenty Only)** as on **09-01-2026** And interest Thereon.	Dindigul District, Dindigul Registration District, Nagalnayackanpatti Sub Registrar office, Dindigul Taluk, Balakrishnapuram Village, S.No.555/7, cent 44 in divided into several house Plots, Plot No.11 Western side 570 Sq.ft out of 1200 Sq.ft sub division Patta No.12414 S.No.555/7D1 of land and building bounded by Boundaries:East:Plot No.11 Eastern side 630 Sq.ft in owned by Manikandan; West:Plot No.6, North:Plot No.10, South:Plot No.12 Western side 570 Sq.ft. Measurement: East west on the Northern side 19 feet and southern side 19 feet, South North on the western side 30 feet and Eastern side 30 feet Totally 570Sq.ft , Schedule of property Plot No.12. Dindigul District, Dindigul Registration District, Nagalnayackanpatti Sub Registrar office, Dindigul Taluk, Balakrishnapuram Village, S.No.555/7, cent 44 in divided into several house Plots, Plot No.12 Western side 570 Sq.ft out of 1200 Sq.ft sub division Patta No.12414 S.No.555/7D1, Assessment No.10929 and S.C No.05-236-016-1466 of land and building bounded by Boundaries:East:Plot No.12 East Northern side 483 Sq.ft; West:Plot No.5, North:Plot No.11 Western side 570 Sq.ft; South:Property owned by Sasikala and Karthikeyan. Measurement: East west on the Northern side 19 feet and southern side 19 feet, South North on the western side 30 feet and Eastern side 30 feet Totally 570Sq.ft Schedule of property Plot No.12. Dindigul District, Dindigul Registration District, Nagalnayackanpatti Sub Registrar office, Dindigul Taluk, Balakrishnapuram Village, S.No.555/7, cent 44 in divided into several house Plots, Plot No.12 East Southern side 147 Sq.ft out of 1200 Sq.ft sub division Patta No.12414 S.No.555/7D1, of land and building bounded by Boundaries:East:Road; West:Plot No.12 Western side 570 Sq.ft; North:Plot No.12 East Northern side 483 Sq.ft; South:Property owned by Sasikala and Karthikeyan and Manikandan. Measurement: East west on the Northern side 21 feet and southern side 21 feet, South North on the western side 07 feet and Eastern side 07 feet Totally 147 Sq.ft. Totally 1287 Sq.ft of land and building.	Possession Date: 02-06-2026

Date: 02-06-2026 **AUTHORIZED OFFICER**
Place: Dindigul **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

Bank of India — Relationship beyond banking

Specialised Asset Recovery Management Branch

Mezzanine Floor, 70/80 M.G.Road, Fort, Mumbai - 400001, **Tel:** 022-22673549

Contact Number:- 9819403549, **E-mail:** SARM.MumbaiSouth@bankofindia.bank.in

E-AUCTION FOR SALE OF MOVEABLE / IMMOVABLE PROPERTIES

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.

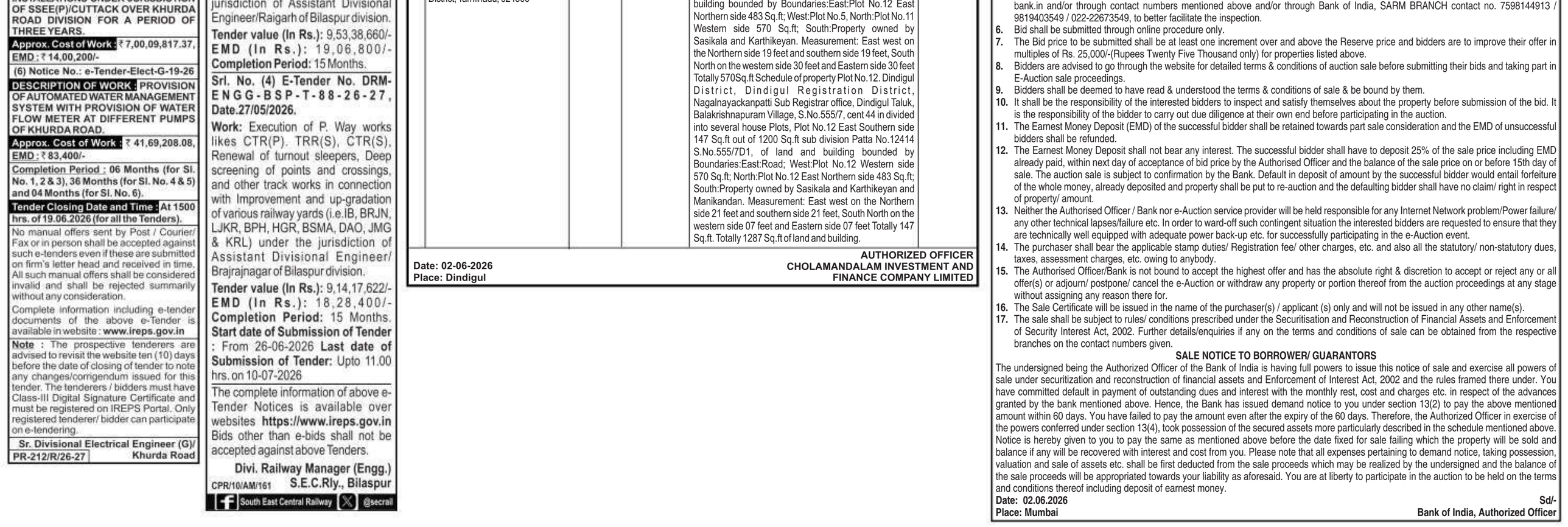
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Bank of India, SARM Branch, will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on **20.06.2026**, for recovery of respective dues plus Interest and charges up to date due to the Bank of India from respective borrower. The reserve price and earnest money deposit amount shall be as mentioned below in the table. The sale will be done by the undersigned through e-auction platform provided at the web portal.

Sr. No.	Name of the Borrowers/ Guarantor and Amount outstanding	Description of the Properties	Reserve price (Rs. In lakhs)	EMD of the Property (Rs. In lakhs)	Contact Number
1	**M/s. Omega Oils** (Proprietor/ Borrower / Guarantor- **Mr. Rajesh Kumar, Mr. Vanaja Ramchandran** Amt. O/s. **Rs. 471 .02 Lakhs** + Interest + Expenses + Charges.	Residential Premises, VIVAN, Rank-31, VP XI/7 & 8 Near Nambavankanu, Jn. Kondunganoor P O Kulasekharam Road, Survey No 3553/4 & 3553/7-2, Vattiyoorkavu Village, Trivandrum. Taluka Pin - 695013.	194	19.40	7598144913/ 9819403549 Inspection date **16.06.2026** Time 12 PM to 2 PM

Terms and Conditions of the E-auction are as under:

1. The sale will be done on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis and will be conducted "On Line".
2. Bidder will have to visit www.baanknet.com for registration and participation in E auction. EMD cut-off date and time will be **20.06.2026** till 04:00 PM. Bidders are requested to complete all registration and EMD related formalities within the given time limit only.
3. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property/ies put on 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. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
4. The date of on line E-auction for properties listed will be between 11.00 AM to 5.00 PM on **20.06.2026**
5. To better facilitate the inspection, interested buyers are requested to intimate the branch through e-mail at sarm.mumbaisouth@bankofindia.bank.in and/or through contact numbers mentioned above and/or through Bank of India, SARM BRANCH contact no. 7598144913 / 9819403549 / 022-22673549, to better facilitate the inspection.
6. Bid shall be submitted through online procedure only.
7. The Bid price to be submitted shall be at least one increment over and above the Reserve price and bidders are to improve their offer in multiples of Rs. 25,000/-(Rupees Twenty Five Thousand only) for properties listed above.
8. Bidders are advised to go through the website for detailed terms & conditions of auction sale before submitting their bids and taking part in E-Auction sale proceedings.
9. Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
10. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. It is the responsibility of the bidder to carry out due diligence at their own end before participating in the auction.
11. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded.
12. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, within next day of acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.
13. Neither the Authorised Officer / Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.
14. The purchaser shall bear the applicable stamp duties/ Registration fee/ other charges, etc. and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to anybody.
15. The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
16. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).
17. The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given.

SALE NOTICE TO BORROWER/ GUARANTORS

The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Interest Act, 2002 and the rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to you under section 13(2) to pay the above mentioned amount within 60 days. You have failed to pay the amount even after the expiry of the 60 days. Therefore, the Authorized Officer in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the same as mentioned above before the date fixed for sale failing which the property will be sold and balance if any will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale of assets etc. shall be first deducted from the sale proceeds which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Date: 02.06.2026 **Sd/-**
Place: Mumbai **Bank of India, Authorized Officer**