

APPENDIX IV-A

[Refer provision to 8(6) & rule 9 (1)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E - Auction - Account – M/s Sri Harichandra Agencies, Sole Proprietor Mr K Harichandran – SARFAESI proceedings - Sale of property under 13(4) of SARFAESI Act 2002 in 8(6) & Rule-9 (1) of the Security Interest (Enforcement) Rules, 2002. - Sale Notice

Notice is given to the public in general and in particular to the Borrower and guarantor that the below described immovable property is mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of the secured creditor the **CSB Bank Ltd, (Formerly The Catholic Syrian Bank Ltd)** will be sold on **"As is where is" "As is what is" and "Whatever there is basis"** condition on **22.02.2023** at 11.00 A. M for recovery of sum of Rs.14,87,68,090/-(Rupees Fourteen Crore Eighty Seven lakhs sixty eight thousand ninety only) as on 31.01.2023 and further interest there on from 01.02.2023 and other expenses thereon due to the Secured Creditor, CSB Bank Ltd, from the **M/s Sri Harichandra Agencies, Sole Proprietor Mr K Harichandran** Plot No.7, No: 806/665-B Soundrapandian Nagar, Thiruvottiyur Village, Ambattur Taluk, Thiruvallur District, **Borrower Mr K Harichandran** No: 806/665-B Thiruvottiyur High Road, Soundarapandian Nagar, Thiruvottiyur, Chennai- 600 019 Guarantors **Mrs H. Kaleeswari**, No: 806/665-B Thiruvottiyur High Road, Soundarapandian Nagar, Thiruvottiyur, Chennai- 600 019.

It is decided to bring the property for sale under section 13(4) of SARFAESI Act in 8(6) and Rule-9 (1) of the Security Interest (Enforcement) Rules, 2002 for realizing the dues by E Auction.

Description of the Property

Item No.1: All that House and premises admeasuring 3408 Sq.ft with a buildup area 2060 ft of land with build up area in the ground floor 2060 sq.ft and the first floor 1166 sq.ft bearing Plot No.7, Door No.665B, Comprised in Sy Nos 16/1 part & 16/2 part, TS No: 44/2 & 44/5 .DTP No.155/64 approved plot Ward No: 1 Block No: 1 Situated at Soundrapandian Nagar, Thiruvottiyur Village, Ambattur Taluk, Thiruvallur District -in the ownership of Mr K Harichandran & Mrs H Kaleeswari (more fully described in schedule of Sale Deed Reg No 5927/2004 of SRO, Thiruvottiyur)

Bounded on the:

North	Remaining portion of land.
South	40 Feet wide Road
East	Property of Mr G Ravindran
West	8ft road

Item No.2: All that House and premises admeasuring 1960 Sq.ft, bearing Plot No.7, Part Door No.665B, Comprised in Sy Nos 16/1 part & 16/2 part, TS No: 44/2 & 44/5 , DTP No.155/64 approved plot ,Ward No: 1 Block No: 1 Situated at Soundrapandian Nagar, Thiruvottiyur Village, Ambattur Taluk, Thiruvallur District -in the ownership of Mr K Harichandran & Mrs H Kaleeswari (more fully described in schedule of Sale Deed Reg No 1078/2009 of SRO, Thiruvottiyur)

Bounded on the :

North	Property of Mr G Suresh.
South	40 feet Road and property of K Harichandran & H Kaleeswari
East	Property of K Harichandran & H Kaleeswari
West	Property of Mr Pandian

Reserve Price: Rs.1,66,00,000/- and the Earnest Money Deposit will be - Rs. 16,60,000/-

Bid Increment Amount- Rs.50,000/-

Mode of Auction: E Auction

Date & Time of Auction: Date: 22.02.2023- Time between 11.00 AM to 12.00 PM

Date of Publication: 03.02.2023 - Indian express and Dinamani

The intending bidders have to submit an letter in a sealed cover superscribing "Sale " **M/s Sri Harichandra Agencies**", along with Earnest Money deposit which is 10% on the Reserve Price of the property i.e. **Rs 16,60,000/- (Rupees Sixteen lakhs Sixty thousand only)** by demand draft favouring "CSB Bank Ltd, " payable at Chennai or by way of RTGS/NEFT to the account "**04450700055382501**" IFSC Code "**CSBK0000445**" on or before **21.02.2023 5.00 PM**. The DD Number, date and Name of Bank should be superscribed on the cover to participate in the E Auction or can sent a mail to arbchennai@csb.co.in .The application shall be submitted to the Branch Manager, ARB Branch, Chennai. **The intending bidders is requested to have their digital signature before participating in the auction.**

The property will be sold in "As is where is", "As is what is", "Whatever there is condition" & "without recourse basis" including encumbrances, if any.

For further details contact the Authorised Officer of **CSB Bank Ltd., Asset Recovery Branch, at 7th Floor, Rani Seethai Hall, Anna Salai, Chennai- Contact Nos. 9445554225** during office hours on any working day.

For detailed terms and conditions of the sale, please visit: - www.csb.co.in

Date: 02.02.2023

Place: Chennai

AUTHORISED OFFICER

CSB Bank Ltd

PROCEDURE AND DETAILS

1	Name and Address of the Secured Creditor	CSB Bank Ltd (erstwhile Catholic Syrian Bank Ltd) ARB Branch, Zonal Office, 7th Floor, Rani Seethai Hall, Anna Salai, Chennai 600 006								
2	Name and Address of the Borrower/ Guarantor	Mr K Harichandran No: 806/665-B Thiruvottiyur High Road, Soundarapandian Nagar, Thiruvottiyur, Chennai- 600 019. Mrs H. Kaleeswari, No: 806/665-B Thiruvottiyur High Road, Soundarapandian Nagar, Thiruvottiyur, Chennai- 600 019.								
3	Total liabilities	Rs.14,87,68,090/- (Rupees Fourteen Crore Eighty Seven lakhs sixty eight thousand ninety only) as on 31.01.2023 and further interest there on from 01.02.2023								
4a) b)	Mode of Auction : Details of Auction service provider :	E- Auction C1 India PVT Ltd tn@c1india.com Prabakaran.malaichamy@c1india.com Support@bankeauctions.com Contact :- Mr. Prabakaran M – Ph: 74182 81709								
c)	Date & Time of Auction :	Date : 22.02.2023 Time between 11.00 Am to 12.00 Pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale)								
d)	Portal of E-Auction :	https://www.bankeauctions.com								
5	Details of Property:	Item No.1: All that House and premises admeasuring 3408 Sq.ft with a buildup area 2060 ft of land with build up area in the ground floor 2060 sq.ft and the first floor 1166 sq.ft bearing Plot No.7, Door No.665B, Comprised in Sy Nos 16/1 part & 16/2 part, TS No: 44/2 & 44/5 .DTP No.155/64 approved plot Ward No: 1 Block No: 1 Situated at Soundrapandian Nagar, Thiruvottiyur Village, Ambattur Taluk, Thiruvallur District -in the ownership of Mr K Harichandran & Mrs H Kaleeswari (more fully described in schedule of Sale Deed Reg No 5927/2004 of SRO, Thiruvottiyur) Bounded on the: <table><tr><td>North</td><td>Remaining portion of land.</td></tr><tr><td>South</td><td>40 Feet wide Road</td></tr><tr><td>East</td><td>Property of Mr G Ravindran</td></tr><tr><td>West</td><td>8ft road</td></tr></table> Item No.2: All that House and premises admeasuring 1960 Sq.ft, bearing Plot No.7, Part Door No.665B, Comprised in Sy Nos 16/1 part & 16/2 part, TS No: 44/2 & 44/5 , DTP No.155/64 approved plot ,Ward No: 1 Block	North	Remaining portion of land.	South	40 Feet wide Road	East	Property of Mr G Ravindran	West	8ft road
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		<p>No: 1 Situated at Soundrapandian Nagar, Thiruvottiyur Village, Ambattur Taluk, Thiruvallur District -in the ownership of Mr K Harichandran & Mrs H Kaleeswari (more fully described in schedule of Sale Deed Reg No 1078/2009 of SRO, Thiruvottiyur)</p> <p>Bounded on the :</p> <table><tr><td>North</td><td>Property of Mr G Suresh.</td></tr><tr><td>South</td><td>40 feet Road and property of K Harichandran & H Kaleeswari</td></tr><tr><td>East</td><td>Property of K Harichandran & H Kaleeswari</td></tr><tr><td>West</td><td>Property of Mr Pandian</td></tr></table>	North	Property of Mr G Suresh.	South	40 feet Road and property of K Harichandran & H Kaleeswari	East	Property of K Harichandran & H Kaleeswari	West	Property of Mr Pandian
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6 a)	<p>Reserve Price</p> <p>and</p> <p>EMD & last date of deposit of EMD :</p>	<p>Reserve Price: Rs.1,66,00,000/- (Rupees One Crore Sixty six lakhs only)</p> <p>EMD - Rs. 16,60,000/- (Rupees Sixteen lakhs Sixty Thousand only)</p> <p>Last date of EMD deposit -21.02.2023 till 5 pm</p>								
7	<p>Other terms and conditions :</p>									
a)	<p>Auction/bidding shall be only through “Online Electronic Bidding” through the website https://www.bankeauctions.com Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.</p>									
b)	<p>The property can be inspected with prior appointment of Branch / Authorised Officer.</p>									
c)	<p>The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.</p>									
d)	<p>The intending bidders have to submit an letter in a sealed cover superscribing "Sale ” M/s Sri Harichandra Agencies”, along with Earnest Money deposit which is 10% on the Reserve Price of the property i.e. Rs 16,60,000/- (Rupees Sixteen lakhs Sixty thousand only) by demand draft favouring “CSB Bank Ltd, ” payable at Chennai or by way of RTGS/NEFT to the account “04450700055382501” IFSC Code “CSBK0000445” on or before 21.02.2023 5.00 PM. The DD Number, date and Name of Bank should be superscribed on the cover to participate in the E Auction or can sent a mail to arbchennai@csb.co.in .The application shall be submitted to the Branch Manager, ARB Branch, Chennai. The intending bidders is requested to have their digital signature before participating in the auction.</p>									
e)	<p>Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider</p> <p>M/s C1 India PVT Ltd</p> <p>Mail:- tn@c1india.com Prabakaran.malaichamy@c1india.com </p> <p>Support@bankeauctions.com</p> <p>Contact :- Mr. Prabakaran M – Ph: 74182 81709</p>									
f)	<p>After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 21.02.2023 till 5.00 pm, to Authorised Officer CSB Bank Ltd, by hand or by email (arbchennai@csb.co.in)</p>									

	<p>i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgment receipt thereof with UTR No.</p> <p>ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.</p> <p>iii) Bidders Name. Contact No. Address, E Mail Id.</p> <p>iv) Bidder's A/c details for online refund of EMD.</p>
g)	<p>The intending bidders should register their names at portal https://sarfaesi.auctiontiger.net and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider M/s C1 India PVT Ltd Mail:- tn@c1india.com Prabakaran.malaichamy@c1india.com Support@bankeauctions.com Contact :- Mr. Prabakaran M – Ph: 74182 81709</p>
h)	EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
i)	Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/- (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 50,000/- as incremental value). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
j)	The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.
k)	As per Sec 194-I A of income Tax Act,1961, TDS @ 1% or 0.75% will be applicable on the sale proceeds where the sale consideration is Rs. 50 lakhs and above. Payment should be made through Form 29QB incorporating Bank's Pan Number, in eligible cases.
l)	All charges for conveyance, stamp duty, registration charges etc., as applicable shall be borne by the successful bidder only.
m)	Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
n)	The bidders should have the digital signature before proceeding the auction.

o)	In case there are bidders who do not have access to the internet but interested in participating the E-Auction, they can approach CSB Bank, ARB Branch, Zonal Office, 7th Floor, Rani Seethai Hall, Anna Salai, Chennai 600 006 who, as a facilitating centre, shall make necessary arrangements.
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SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither CSB Bank Ltd nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back –up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: 02.02.2023

Date: Chennai

AUTHORISED OFFICER

CSB Bank Ltd