

TENDER CUM AUCTION SALE NOTICE

WHEREAS the Authorised Officer of the Bank (hereinafter referred as AO) had issued Demand Notice CH-REG\LEG\SAR\112\2022-23 dated 12.07.2021 to borrower Mrs.Roopa Hariganesh, W/o Hariganesh, Proprietress M/s HG Walls, C 15, Thiruvika Industrial Estate, Guindy, Chennai- 600032, Also at: New No. 9, Old No.72, Atallah Towers, T Block, 9th Street, Tower Club, Anna Nagar, Chennai - 600 040, 2.Mr.Hariganesh, S/o Shankar, New No. 9, Old No.72, Atallah Towers, T Block, 9th Street, Tower Club, Anna Nagar, Chennai - 600040 under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as 'The Act') and has taken Symbolic possession of the immovable property, more fully described in the schedule hereunder under Section 13(4) of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 23.11.2021.

AND WHEREAS, the borrower/guarantors have failed to pay the amount in full, Notice is hereby given that the immovable property more fully described in the Schedule hereunder will be sold by way of tender cum auction on "as is where is" basis and "as is what is" condition, on the date and at the place mentioned herein below for realization of a sum of Rs.14,46,86,179.50 (Rupees Fourteen Crores Forty Six Lakhs Eighty Six Thousand One Hundred Seventy Nine and Paise Fifty Only) as on 14.10.2022 with further interest and costs, subject to the following terms and conditions: -

Name of Property Owner	Mr. S. Hari Ganesh
Description of property	<u>Item-1</u> All that piece and parcel of land admeasuring 7670 Sq.ft comprised of 1241 Sq.ft in Plot No.17, 1380 Sqft in Plot No.18, 1380 Sqft in Plot No.19, 1380 Sqft in Plot No.20, 1150 Sq.ft in Plot No.21 & 1139 sqft in Plot No.22 in the layout site AISHWARYA AVENUE PART II comprised in old S.No.169/1A, New S. Nos 169/1A3, 164/1A, 169/1B as per approved layout bearing No.483/2018 by DTCP (S No.167/3 as per title deed) in Podavur Village, Kancheepuram Taluk, Kancheepuram district together with all other appurtenant rights and improvements thereon in the name of Mr. S. Hari Ganesh more fully described in the schedule of the Sale Deed No. 3654/2018 Dated. 25.07.2018 of SRO Kancheepuram Jt II with the following boundaries: <u>Plot No.17 admeasuring 1241 Sqft</u> North by: Plot No. 27, South by: East West 23 Feet Road, East by: Plot No. 18, West by: North South 23 feet Road. <i>Within the following measurement:</i> North to South on the eastern side 46 feet and Western side 46 ½ feet, East to West on the Northern side 31 feet and Southern side 24 ½ feet



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Email: ro1005@sib.co.in Website: www.southindianbank.com
The South Indian Bank Ltd., Regd. Office. SIB House, T.B.
Road, Mission Quarters, Thrissur, Kerala - 680 001 Tel: +91-487-
2420020 Fax: +91-487-2442021 Email: sibcorporate@sib.co.in
CIN: L65191KL1929PLC001017

Plot No.18 admeasuring 1380 Sqft

North by: Plot No. 26,
South by: East West 23 Feet Road,
East by: Plot No. 19,
West by: Plot No. 17.

Within the following measurement:

*North to South on the Eastern and Western side 46 feet,
East to West on the Northern and Southern side 30 feet*

Plot No.19 admeasuring 1380 Sqft

North by: Plot No. 25,
South by: East West 23 Feet Road,
East by: Plot No. 20,
West by: Plot No. 18.

Within the following measurement:

*North to South on the Eastern and Western side 46 feet,
East to West on the Northern and Southern side 30 feet*

Plot No.20 admeasuring 1380 Sqft

North by: Plot No. 24,
South by: East West 23 Feet Road,
East by: Plot No. 21,
West by: Plot No. 19.

Within the following measurement:

*North to South on the Eastern and Western side 46 feet,
East to West on the Northern and Southern side 30 feet*

Plot No.21 admeasuring 1150 Sqft

North by: Plot No. 23,
South by: East West 23 Feet Road,
East by: Plot No. 22,
West by: Plot No. 20.

Within the following measurement:

*North to South on the Eastern and Western side 46 feet,
East to West on the Northern and Southern side 25 feet*

Plot No.22 admeasuring 1139 Sqft

North by: Plot No. 23,
South by: East West 23 Feet Road,
East by: Plot No. 154,
West by: Plot No. 21.

Within the following measurement:

North to South on the Eastern side 47 feet and Western side 46



	feet, East to West on the Northern side 20 feet and Southern side 29 ½ feet
	<u>Item-2</u> All that piece and parcel of land measuring 8138 Sqft comprised of 2000 Sqft in Plot No.23, 1500 Sqft in Plot No.24, 1500 Sqft in Plot No.25, 1500 Sqft in Plot No.26 & 1638 Sqft in Plot No.27 in the layout site AISHWARYA AVENUE PART II comprised in Old S. No.169/IA and New S.No. Nos 169/1A3, 164/1A, 169/1B as per approved layout bearing No.483/2018 by DTCP (S No.167/3 as per title deed) in Podavur Village, Kancheepuram Taluk, Kancheepuram district together with all other appurtenant rights and improvements thereon in the name of Mr. S. Hari Ganesh more fully described in the schedule of the Sale Deed No. 3660/2018 Dated. 25.07.2018 of SRO Kancheepuram Jt II with the following boundaries: <u>Plot No.23 measuring 2000 Sqft</u> North by: East West 30 Feet Road, South by: Plot No. 21 and 22, East by: Plot No. 154, West by: Plot No. 24. <i>Within the following measurement:</i> North to South on the Eastern side 51 feet and Western side 50 feet, East to West on the Northern side 35 feet and Southern side 45 feet <u>Plot No.24 measuring 1500 Sqft</u> North by: East West 30 Feet Road, South by: Plot No. 20, East by: Plot No. 23, West by: Plot No. 25. <i>Within the following measurement:</i> North to South on the Eastern and Western side 50 feet, East to West on the Northern and Southern side 30 feet <u>Plot No.25 measuring 1500 Sqft</u> North by: East West 30 Feet Road, South by: Plot No. 19, East by: Plot No. 24,



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	West by: Plot No. 26. <i>Within the following measurement:</i> <i>North to South on the Eastern and Western side 50 feet,</i> <i>East to West on the Northern and Southern side 30 feet</i> <u>Plot No.26 admeasuring 1500 Sqft</u> North by: East West 30 Feet Road, South by: Plot No. 18, East by: Plot No. 25, West by: Plot No. 27. <i>Within the following measurement:</i> <i>North to South on the Eastern and Western side 50 feet,</i> <i>East to West on the Northern and Southern side 30 feet</i> <u>Plot No.27 admeasuring 1638 Sqft</u> North by: East West 30 Feet Road, South by: Plot No. 17, East by: Plot No. 26, West by: 23 feet Road. <i>Within the following measurement:</i> <i>North to South on the Eastern side 50 feet and Western side 50 ½ feet,</i> <i>East to West on the Northern side 36 feet and Southern side 31 feet</i>
	<u>Item-3</u> All that piece and parcel of land admeasuring 9970 Sqft comprised of 1832 Sqft in Plot No.2, 1488 Sqft in Plot No.3, 2113 Sqft in Plot No.4, 2633 Sqft in Plot No.5 & 1913 Sqft in Plot No.6 in the layout site AISHWARYA AVENUE PART II comprised in Old S. No.169/1A and New S.No. Nos 169/1A3, 164/1A, 169/1B as per approved layout bearing No.483/2018 by DTCP (S No.168/3 as per title deed) in Podavur Village, Kancheepuram Taluk, Kancheepuram district together with all other appurtenant rights and improvements thereon in the name of Mr. S. Hari Ganesh more fully described in the schedule of the Sale Deed No. 3327/2018 Dated. 11.07.2018 of SRO Kancheepuram Jt II with the following boundaries: <u>Plot No.2 admeasuring 1823 Sqft</u> North by: East West 30 Feet Road, South by: S No. 170, East by: Plot No. 3 & 4, West by: Plot No. 1.

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Within the following measurement:

*North to South on the Eastern side 65 feet and Western side 56
½ feet,
East to West on the Northern side 30 feet and Southern side 31
¼ feet*

Plot No.3 admeasuring 1488 Sqft

North by: East West 30 Feet Road,
South by: Plot No. 4,
East by: North South 23 Feet Road,
West by: Plot No. 2.

Within the following measurement:

*North to South on the Eastern and Western side 50 feet,
East to West on the Northern and Southern side 30 feet*

Plot No.4 admeasuring 2113 Sqft

North by: Plot No.3,
South by: S No. 170,
East by: North South 23 Feet Road,
West by: Plot No. 2.

Within the following measurement:

*North to South on the Eastern side 49 ½ feet and Western side
35 feet,
East to West on the Northern side 50 feet and Southern side 52
feet*

Plot No.5 admeasuring 2633 Sqft

North by: Plot No.6 & 7,
South by: S No. 170,
East by: Plot No. 9,
West by: North South 23 ft Road.

Within the following measurement:

*North to South on the Eastern side 50 feet and Western side 31
feet,
East to West on the Northern side 65 feet and Southern side 67
½ feet*

Plot No.6 admeasuring 1913 Sqft

North by: East West 30ft Road,
South by: Plot No. 5,
East by: Plot No.7,
West by: North South 23 ft Road.



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	<i>Within the following measurement:</i> <i>North to South on the Eastern and Western side 55 feet,</i> <i>East to West on the Northern and Southern side 35 feet</i>
	<u>Item-4</u> All that piece and parcel of land admeasuring 8913 Sqft comprised of 1650 Sqft in Plot No.7, 1913 Sqft in Plot No.8, 1925 Sqft in Plot No.9, 1925 Sqft in Plot No.10 & 1500 Sqft in Plot No.11 in the layout site AISHWARYA AVENUE PART II comprised in Old S. No.169/IA and New S.No. Nos 169/1A3, 164/1A, 169/1B as per approved layout bearing No.483/2018 by DTCP (S No.168/3 as per title deed) in, Podavur Village, Kancheepuram Taluk, Kancheepuram district together with all other appurtenant rights and improvements thereon in the name of Mr. S. Hari Ganesh more fully described in the schedule of the Sale Deed No. 3326/2018 Dated 11.07.2018 of SRO Kancheepuram Jt II with the following boundaries: <u>Plot No.7 admeasuring 1650 Sqft</u> North by: East West 30 ft Road, South by: Plot No. 5, East by: Plot No.8, West by: Plot No. 6. <i>Within the following measurement:</i> <i>North to South on the Eastern and Western side 55 feet,</i> <i>East to West on the Northern and Southern side 30 feet</i> <u>Plot No.8 admeasuring 1913 Sqft</u> North by: East West 30 ft Road, South by: Plot No. 9, East by: North South 23 ft Road, West by: Plot No. 7. <i>Within the following measurement:</i> <i>North to South on the Eastern and Western side 55 feet,</i> <i>East to West on the Northern and Southern side 35 feet</i> <u>Plot No.9 admeasuring 1925 Sqft</u> North by: Plot no.8 South by: S No.170, East by: North South 23 ft Road, West by: Plot No. 5. <i>Within the following measurement:</i> <i>North to South on the Eastern side 60 feet and Western side 50 feet,</i> <i>East to West on the Northern side 35 feet and Southern side 35</i>



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	$\frac{1}{2}$ feet <u>Plot No.10 admeasuring 1925 Sqft</u> North by: Plot No. 11, South by: S No. 170, East by: Plot No. 16 and shops, West by: North South 23 ft Road. <i>Within the following measurement:</i> <i>North to South on the Eastern side 45 $\frac{1}{2}$ feet and Western side 31 $\frac{1}{2}$ feet,</i> <i>East to West on the Northern side 50 feet and Southern side 52 feet</i> <u>Plot No.11 admeasuring 1500 Sqft</u> North by: Plot No. 12 and 13, South by: Plot No. 10, East by: Plot No. 15, West by: North South 23 ft Road. <i>Within the following measurement:</i> <i>North to South on the Eastern and Western side 30 feet,</i> <i>East to West on the Northern and Southern side 50 feet</i>
	<u>Item-5</u> All that piece and parcel of land admeasuring 9809 Sqft comprised of 1758 Sqft in Plot No.1, 1800 Sqft in Plot No.13, 2088 Sqft in Plot No.14, 1500 Sqft in Plot No.15, 1500 Sqft in Plot No.16 & shop portion measuring 1163 Sqft 1 in the layout site AISHWARYA AVENUE PART II comprised in S.NoNos168/3 & 169/3 with DTPC approved layout bearing No.483/2018 in Podavur Village, Kancheepuram Taluk, Kancheepuram district together with all other appurtenant rights and improvements thereon in the name of Mr. S. Hari Ganesh more fully described in the schedule of the Sale Deed No. 4714/2018 dated. 19.09.2018 of SRO Kancheepuram Jt II with the following boundaries: <u>Plot No.1 admeasuring 1758 Sqft</u> North by: 30 ft Road, South by: S No. 170, East by: Plot No.2, West by: S No. 169/2. <i>Within the following measurement:</i>

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*North to South on the Eastern side 56 ½ feet and Western side
52 ½ feet,
East to West on the Northern side 34 ½ feet and Southern side
30 feet*

Plot No.13 admeasuring 1800 Sqft

North by: 30 ft Road,
South by: Plot No. 11 &15,
East by: Plot No.14,
West by: Plot No.12.

Within the following measurement:

*North to South on the Eastern and Western side 60 feet,
East to West on the Northern and Southern side 30 feet*

Plot No.14 admeasuring 2088 Sqft

North by: 30 ft Road,
South by: Plot No. 15,
East by: 23 feet road
West by: Plot No.13.

Within the following measurement:

*North to South on the Eastern and Western side 60 feet,
East to West on the Northern and Southern side 35 feet with
play of 12 feet.*

Plot No.15 admeasuring 1500 Sqft

North by: Plot No.13 & 14 ,
South by: Plot No.16,
East by: 23 ft Road,
West by: Plot No.11.

Within the following measurement:

*North to South on the Eastern and Western side 30 feet,
East to West on the Northern and Southern side 50 feet*

Plot No.16 admeasuring 1500 Sqft

North by: Plot No. 15,
South by: Shop,
East by: 23 ft Road,
West by: Plot No.10.

Within the following measurement:

North to South on the Eastern and Western side 30 feet,



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	<i>East to West on the Northern and Southern side 50 feet</i> <u>Shop Measuring 1163 Sqft</u> North by: Plot No. 16, South by: S.No.170, East by: 23 ft Road, West by: Plot No.10. <i>Within the following measurement:</i> <i>North to South on the Eastern side 31 feet and Western side 15 1/2 feet,</i> <i>East to West on the Northern side 50 feet and Southern side 52 feet</i>
Reserve Price	Item-1: Rs.31,00,000/- (Rupees Thirty One Lakhs Only) Item-2: Rs.33,00,000/- (Rupees Thirty Three Lakhs Only) Item-3: Rs.40,00,000/- (Rupees Forty Lakhs Only) Item-4: Rs.36,00,000/- (Rupees Thirty Six Lakhs Only) Item-5: Rs.39,00,000/- (Rupees Thirty Nine Lakhs Only)
Earnest Money Deposit (EMD)	Item-1: Rs.3,10,000/- (Rupees Three Lakhs Ten Thousand Only) Item-2: Rs.3,30,000/- (Rupees Three Lakhs Thirty Thousand Only) Item-3: Rs.4,00,000/- (Rupees Four Lakhs Only) Item-4: Rs.3,60,000/- (Rupees Three Lakhs Sixty Thousand Only) Item-5: Rs.3,90,000/- (Rupees Three Lakhs Ninety Thousand Only) EMD shall be paid by way of DD/ RTGS drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Chennai. RTGS payment is to be made to "Authorised Officers" a/c No: 0110073000002376 maintained at Chennai Nungambakkam Branch (IFSC/NEFT Code is SIBL0000110)
Date and Place of Sale	14.11.2022 at 02.30 PM at The South Indian Bank Ltd, No.43, Ground Floor, Hameedia Centre, Haddows Road, Nungambakkam, Chennai -600006. (Cell- 9791747678 Mr. Gnanaprakash, 8547292906 Mr.Rajeev E, 9003611857-Mr. Ciju K.A, 8593991578- Mr.Balagopalan A.K)

TERMS AND CONDITIONS

- 1) The property will be sold on "as is where is" basis and "as is what is" condition and the Bank is not responsible for title, condition or any other fact affecting the property. The particulars furnished regarding the secured asset is stated to the best of information of the Bank and the Bank will not be answerable for any error, misstatement or omission.

- 2) The proposed Tenderers shall read and understand the terms and conditions mentioned in the Tender Sale Notice which is published by the Bank in its Website/ notice board of Ambattur Branch and



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Chennai Regional Office at No.43, Hameedia Centre, Haddows Road, Nungambakkam, Chennai-600006 and also visit the scheduled property and satisfy as to its area, boundaries, ownership, title, encumbrance, statutory approvals, measurements etc. The Bank shall not entertain any dispute regarding the Tender process or the scheduled property after participating in the sale.

- 3) Interested Tenderers shall produce a copy of any valid photo identity/ address proof. In case, the Tenderer is participating on authorization, he should produce the ID proof of himself and the Tenderer along with authorization letter.
- 4) All amounts payable regarding the sale including EMD shall be paid by way of RTGS /DD drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Chennai. RTGS payment is to be made to "Authorised Officers" a/c No: 0110073000002376 maintained at Chennai Nungambakkam Branch (IFSC/NEFT Code is SIBL0000110)
- 5) Interested Tenderers shall submit Demand Draft / RTGS Receipt as the case may be for the EMD at The South Indian Bank Ltd, Regional Office at No.43, Hameedia Centre, Haddows Road, Nungambakkam, Chennai -600006 along with the Tender in a sealed cover before 02.00 PM on 14.11.2022.
- 6) The Right of entry to the place of sale will be restricted to the Tenderers who have submitted the Tender letter and EMD in a sealed cover within the stipulated time or within such time as may be decided by the Authorised officer at his sole discretion.
- 7) The Authorised Officer has got right to cancel/ postpone the Auction without assigning any reason whatsoever. Further, the Authorised Officer shall have the discretion to accept, reject or return any or all the Tenders already submitted and the Bank will not entertain any claim or representation in that regard from the Tenderers.
- 8) The Sealed Tenders will be opened by the Authorised Officer on 14.11.2022 at 02.30 PM. Any tender received quoting a price below the Reserve Price will be rejected outright.
- 9) After opening the tenders, the Tenderers who are present may be given an opportunity at the discretion of the Authorised Officer to have inter se bidding among themselves to enhance their offer price.
- 10) The Successful Tenderers should pay 25 % of the bid amount (less EMD) immediately on receipt of bid acceptance letter in his favour or not later than the next working day after the date of Tender cum Auction Sale and the balance 75% amount within 15 days of the sale, failing which the entire amount paid by the Tenderer shall be forfeited, without any notice and the sale will be cancelled and the property will be brought to sale again. However, in desirable cases the time may be extended at the sole discretion of the Secured Creditor.
- 11) The sale is subject to confirmation by the Authorised Officer, who shall have right to cancel the sale also notwithstanding that the successful Tenderer has remitted the 25% of Sale amount. Further, the sale is also subject to confirmation by the Secured Creditor.
- 12) On the sale being confirmed and on receipt of the entire sale proceeds by the Authorised Officer, the successful Tenderer will be issued with a Sale Certificate as per the terms and conditions of the Bank and the SARFAESI Act. The successful Tenderer should pay all the existing dues etc., to the Government/ Local Authorities including charges/ fees payable for registration of sale certificate such as registration Fees, Stamp Duty etc., as applicable as per law.





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- 13) The Authorised Officer or Bank will not be held responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the properties under sale.
- 14) The successful Tenderer shall pay all Taxes/ Electricity/ Water/ Sewerage Charges or any other charges demanded by any authority after the acceptance of the bid, even if it pertains to previous periods.
- 15) The Successful Tenderer shall, at his cost, get the Electricity/ Water/ Sewerage connection etc. and any other common services transferred in his name.
- 16) The Authorised Officer has obtained EC regarding the property from 01.01.2018 to 16.05.2022 and it contains no encumbrance.
- 17) For any further information and for inspection of property, the intended Tenderers may contact the Authorised Officer or The South Indian Bank Ltd. Chennai Nungambakkam Branch at No.43, Hameedia Centre, Haddows Road, Nungambakkam, Chennai-600006 (Cell- 8848755389- Mr. Rajeev, 8593991578- Mr. Balagopala AK, 9003611857- Mr. Ciju K.A and 8593931578 Mr. Balagopala AK) during working hours.



For THE SOUTH INDIAN BANK LTD.,

AUTHORISED OFFICER

**AUTHORISED OFFICER
(CHIEF MANAGER)**

Date : 15.10.2022

Place : Chennai