APPENDIX- IV-A"[See proviso to rule 8 (6)]

Sale notice for sale of 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 physical /constructive / Symbolic (whichever is applicable) possession of which has been taken by the Authorised Officer of Tamil Nadu Grama Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 13.11.2026 for recovery of Rs.12,04,226/- (Rupees Twelve lakh Four thousand Two hundred and Twenty six only as on 05.10.2026 together with future interest from 06.10.2026 till date of repayment and other costs, charges and incidental expenses)due to the Tamil Nadu Grama Bank, Papanasam Branch, Secured Creditor, from Mr.Mohamed Rafeek S/o Abdul Lathif (Borrower and Mortgagor) and Mrs.Thavuthu Beevi W/o Mohamed Rafeek (Co-Borrower), both residing at No.4/550, Patavarthi Main Road, Patavarthi, Thurumbur Village, Papanasam Taluk and Thanjavur District-612301.

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	All that part and parcel of the property consisting In Thanjavur Dist., Kumbakonam Registration Dist., Swamimalai Sub-Registration District, Papanasam Taluk, Papanasam Panchayat Union, Thurumbur Village in Patavarthi Small Village, R.S.No.319/8B (Old R.S.No.319/8) comprising an extent of 4360 Sq.Ft (405.05 Sq.Mt) & R.S.No.319/9 comprising an extent of 3052 Sq.Ft (283.54 Sq.Mt), totally an extent of 7412 Sq.Ft (688.59 Sq.Mt) with a RCC terraced house building (989 Sq.ft) bearing Door No.4/20 situated at Pattavarthi Small Village, Thurumbur Village with electric connection thereon situate within the following four boundaries:- East : Abdulkani Ravuthar's House West : Julygabeevi House South : Olimohamed Punjai Land North : Main Road
Encumbrances on property	Nil
Reserve Price	Rs.35,00,000/-
EMD Amount	Rs.3,50,000/-
Bid incremental amount	Rs.50,000/-

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Date and time of e-auction	13.11.2026 11.00 A.M to 1.00 P.M

The last date for submitting tenders/bids complying with all necessary terms along with EMD in the stipulated manner is 12.11.2026 by 5.00 pm.

The tenders should be accompanied with EMD taken in DD / BPO / RTGS / NEFT / Account Transfer and / or any other acceptable mode of money transfer without time lag, failing which the tender becomes disqualified.

The Nodal Bank Account No. /IFSC Code etc. for online money transfer is as under:

S.No	Nodal Bank A/C No.	IFSC Code
1	10029321473	TNGB0060072

The E-tenders should be accompanied with EMD remittance details. EMD should be remitted through RTGS / NEFT to Nodal Bank Account without time lag, failing which the tender becomes disqualified or The EMD of 10% of the Reserve Price can also be paid by a Demand Draft/Pay Order drawn in favour of Tamil Nadu Grama Bank, payable at Salem along with Bid Form.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

1. E – Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" BASIS.
2. The E-auction will take place through portal https://bankauctions.in on 13.11.2026 from 11.00 am to 1.00 pm Noon with auto extension of 3 minutes each, till the sale is completed.
3. For detailed procedure and terms and conditions of E-Auction, interested bidders may visit https://bankauctions.in or contact E-Auction service provider Mr.Vishal Nath.S mobile No. 8142000735. mail: tnkl@bankauctions.in and download relevant documents. Interested bidders may also get in touch with service provider on below mentioned contact numbers.
4. It shall be in the discretion of the Authorized Officer to cancel the auction proceeding for any reason and return the EMD submitted and Bank would not entertain any claim or representation in that regard from the bidders.
5. Particulars specified in respect of the said property in the above schedule have been stated to the best of the information of the Authorized Officer / Bank.
6. The intending purchaser / bidder is required to submit amount of EMD and register their name with the bank by sending email to recovery@tngb.co.in along with details (UTR number for RTGS/NEFT payment or DD/PO number) for EMD payment. Upon confirmation, the registered bidders shall be given user ID and Password and training at free of cost on E-Auction from.
7. The said EMD shall be adjusted in the case of highest bid, otherwise it will be refunded. The earnest money deposit will not carry any interest. Brokers / Middlemen shall not be entertained.
8. The sale shall be confirmed in favour of the purchaser who has offered the highest sale price in his bid to the Authorised Officer and shall be subject to confirmation by the Bank.
9. The purchaser shall deposit 25% of the amount of sale price after adjusting the Earnest

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Money Deposit within 24 hours (Banking Days) of acceptance of highest bid by the Authorized Officer in respect of sale, failing which the Earnest Money Deposit shall beforfeited. The highest bidder shall be declared to be the purchaser of the properties mentioned herein provided he should be legally qualified to bid at all stage.

10. The balance 75% of the sale price shall be paid by the purchaser on or before 15th day (during banking hours) of confirmation of sale by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer.
11. In default of payment of sale price or any part thereof within the period(s) mentioned hereinabove, the deposit(s)/ Part payment shall be forfeited and the property shall be resold and the defaulting purchase shall forfeit all claims to the property or any of the sum for which it may be subsequently sold.
12. On confirmation of the sale by the Bank and or compliance of the terms of payment the Authorized Officer shall issue a certificate of sale of the said property in favour of the purchaser in the form given in Appendix V to Enforcement of Security Interest Rules.
13. The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and his decision will be final binding on all the parties attending the auction.
14. Participation by any person in the sale shall be treated as conclusive evidence of the fact that the party has inspected the property offered for sale and satisfied himself about the title, measurement, extent, boundaries and location of the property. It shall also imply and be taken for granted that the party has carefully gone through and understood the terms and conditions of auction including the amendments if any, prevailing at the time of auction bid. No objection shall be entertained by the Bank and or the Authority after the bid is accepted.
15. For verification about the title document, property & inspection thereof, the intending bidders may contact Tamil Nadu Grama Bank, Papanasam Branch, (Address: 105,Saliyamanagalam Road,Near Bus Stand, Anbu Bakery Building,Papanasam, Thanjavur-614205
16. The successful purchaser would bear all the charges / fees payable for conveyance such as stamp duty, registration fee, applicable GST (Goods and Service Tax) and all other taxes etc, as applicable as per law of Government of India and state of Tamil Nadu and other Authorities.
17. Delivery / possession should be taken by the purchaser or his authorized representative against proper authorization letter only and it should be completed within the time schedule at their own risk, cost and arrangement and they will not be entitled to claim any facility or assistance or cost on this account from the Bank.
18. Any other conditions / changes / amendments to the auction terms and conditions, if made, and which are not incorporated in these terms and conditions will be announced at the time of auction which will be binding on the bidders.
19. The Bank reserves its right to accept / reject any bid, withdraw any property at any stage from auction sale after acceptance of the deposit amount for full value by the buyer, without assigning any reason thereof and value of such properties if paid for,

shall be refunded.

20. The Bank shall not be responsible for any damage or loss, whatsoever, to purchaser on account of such withdrawal.
21. The property/ies will be put for auction as per the convenience of Bank and it is not obligatory to go serially if the properties are more in number.
22. The properties shall remain in every respect at the risk of the purchaser from the date of acceptance of their offer and the Bank shall have no liability for the safe custody or preservation thereof till the date of delivery / taking possession by the purchaser.
23. To the best of the knowledge and information of the Authorized Officer no other encumbrance exists on the properties.
24. All persons participating the E-Auction should upload and submit his / their sufficient and acceptable proof of his / their identity, residence, and authority and also PAN / TAN cards etc.
25. Participation by anyone in this sale shall be treated as conclusive evidence of the fact that the party has inspected the assets offered for sale and satisfied himself/herself in all respects and the principle "Caveat Emptor" (let the buyer beware) will apply.
26. As per the Section 194 -1A of the Income Tax Act 1961, TDS @1% will be applicable on the sale proceeds where the sale transaction is Rs.50,00,000/-(Rupees Fifty Lakhs) and above. The successful bidder /purchaser shall deduct 1% TDS from the Sale Price and deposit the same with the income tax department in Form No.16B, containing the Bank's Name and the PAN No. AAHAT7854K as a seller and submit the original receipt of the TDS Certificate to the Bank.
27. The sale is subject to the conditions prescribed in the SARFAESI Act, Rules 2002, amended from time to time and the conditions mentioned above.

Special Instructions:

Bidding in the last minutes and seconds should be avoided in the bidders own interest, neither Tamil Nadu Grama Bank nor Service Provider will not be held responsible for any lapses / failure (Internet Failure, Power Failure etc.,) on the part of the 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 whatever required so that they are able to circumvent such situation and still be able to participate in the auction successfully.

Statutory 30 days' Notice under Rule 8(6) and 6(2) of the SARFAESI Act, 2002

The borrower/s and guarantor/s are hereby notified to pay the dues as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the Schedule property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date: 06.10.2026
Place: Thanjavur

Chief Manager/Authorised Officer
Tamil Nadu Grama Bank