



RE-TENDER-CUM-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002

The following properties mortgaged to City Union Bank Limited will be sold in Re-Tender-cum-Public Auction by the Authorised Officer of the Bank, under Rule 8 (6) & 9 of the Security Interest (Enforcement) Rules, 2002, under the SARFAESI Act, 2002, for recovery of the undermentioned security debts due to the Bank, together with further interest and other expenses, any other dues to the Bank by the borrowers / guarantors mentioned herein below :

PART - 1

Name of the Borrowers: No.1) M/s. Shree Vari Enterprises, No.1035A, 2nd Street, Periyar Nagar, Lakshminarayanapuram, Panruti Taluk, Cuddalore District - 607106. No.2) Mr. G. Ramachandran, S/o. Ganapathy, No.1035A, 2nd Street, Periyar Nagar, Lakshminarayanapuram, Panruti Taluk, Cuddalore District - 607106. No.3) Mrs. Rama Panneer, W/o. G. Ramachandran, No.1035A, 2nd Street, Periyar Nagar, Lakshminarayanapuram, Panruti Taluk, Cuddalore District - 607106.

Outstanding Liability Amount: Rs.23,95,852/- (Rupees Twenty Three Lakh Ninety Five Thousand Eight Hundred and Fifty Two only) as on 09-03-2025 together with further interest to be charged from 10-03-2025 onwards, other expenses and any other dues to the bank by the Borrowers / Guarantors.

Note : That our 411 - Vadakuthu Branch has also extended financial assistance (FITL - ADHOC : 501912090018739) dated 06-11-2020 requested by No.1 of you represented by No.2 of you as Proprietor for the facility for a total amount of Rs.85,000/- at a ROI of 13.75%. The same has been also classified as NPA on 05-12-2020 and the outstanding balance as on 09-03-2025 is Rs.1,55,779/- plus further interest and penal interest of 2.00% with monthly rests to be charged from 10-03-2025 till the date of realization.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
(Property Owned by Mr. G. Ramachandran, S/o. Ganapathy) All that piece and parcel of Vacant Land situated well within the jurisdiction of Cuddalore RD, Panruti SD, situated at Lakshminarayanapuram Village in New S.No.123/4 - Hec. 0.36.44 out of Hec.0.68.0 related Old Survey No.190, Acre 0.90 and recognised by Lakshminarayanapuram Village Panchayat under Resolution No.55 dated 31-08-2014 and Lay-out formed in name and style of "S.S.V. Nagar" bearing Plot No.16. Bounded to : East of Plot No.17, West of Deivanayagam Land, South of Other Private Land, North of Dhanotharan remaining property and 20 Ft. East to West Lay-out Road within the boundaries : East to West measurement on Southern side 41.6 Ft. & Northern side 24.3 Ft. and South to North on Eastern side 66.3 Ft. Western side 65.3. Totally 2,168 Sq.Ft. its say 201.49 Sq. Mtr. Vacant Site.	₹ 3,00,000/- (Rupees Three Lakh only)	08-04-2025 at 01.00 p.m.

PART - 2

Name of the Borrowers: No.1) M/s. Sekar Bakkiyam Cashews, Mazhavarayan Nallur, C.N. Palayam, Cuddalore - 607102. No.2) Ms. S. Tamilselvi, D/o. Mr. Sekar, No. 675, South Street, Mettukuppam, Sathipattu, Panruti Taluk, Cuddalore - 607102. No.3) Mr. Palanimalai, S/o. Sekar, No.675, South Street, Mettukuppam, Sathipattu, Panruti Taluk, Cuddalore - 607102.

Outstanding Liability Amount : Rs.73,05,741/- (Rupees Seventy Three Lakh Five Thousand and Seven Hundred and Forty One only) as on 09-03-2025 together with further interest to be charged from 10-03-2025 onwards, other expenses and any other dues to the bank by the Borrowers / Guarantors.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
(Property Owned by Ms. S. Tamilselvi, D/o. Mr. Sekar) All that piece and parcel of Land and Building at Cuddalore RD, Nellikuppam SD, Chennappa Naickan Palayam and within the limit of Cuddalore Panchayath Union in Ayan Punjai Re.Survey New No.191/10 - 0.22.5 and as per present sub-division Re.Survey No.191/10B, 0.04.5 Ares out of 0.13.5 Ares Bounded to : East of Kasiammal Land, West of Odai, North and South of Seller remaining Property within the boundaries Acre .0.11 Cents.	₹ 20,00,000/- (Rupees Twenty Lakh only)	08-04-2025 at 02.00 p.m.

PART - 3

Name of the Borrowers: No.1) M/s. Dhanalakshmi Traders, No.627, Main Road, Reddipalayam, Visur Post, Cuddalore - 607204. No.2) Mr. Baskar Mani, S/o. Mani, No.627, Main Road, Reddipalayam, Visur - 607805. No.3) Mrs. Dhanalakshmi, W/o. Baskar, No.627, Main Road, Reddipalayam, Visur - 607805.

Outstanding Liability Amount : Rs.8,81,206/- (Rupees Eight Lakh Eighty One Thousand Two Hundred and Six only) after taking into account subsequent payments) as on 09-03-2025 together with further interest to be charged from 10-03-2025 onwards, other expenses and any other dues to the bank by the Borrowers / Guarantors.

Description of the Immovable Property Mortgaged to our Bank	Reserve Price	Date & Time of Auction
Schedule - A : (Property Owned by Mr. Baskar Mani, S/o. Mani) All that Piece and Parcel of Land and Residential Building in Cuddalore Registration District, Kadampuliyur Sub-Registration District, Situated at Visur Village : i) Ayan Punjai, Survey New No.395/1, Hec 0.26.0 Ares, At Present Natham Survey No.547/9-0.00236 Sq.Meter, Natham Survey No.576/10, 00354 Sq.Meter in all 00590 Sq.Meter and Related Old Survey No.720/1, Acre 3.15 Cent. Bounded to : East of : Appavu, Sarangapani, Kathirvel Sites, West of : Ramalingams Site, South of : Mani Site, North of : Road. Within the Boundaries, East to West 7 Feet and South to North 78 Feet, Totally 546 Sq. Feet = 50.74 Sq. Meter. Schedule - B : (Property Owned by Mr. Baskar Mani, S/o. Mani) All that Piece and Parcel of Land and Residential Building in Cuddalore Registration District, Kadampuliyur Sub-Registration District, Situated at Visur Village : ii) In Ayan Punjai, Survey New No.399/5, Hec. 0.04.0 Ares and related Old Survey No.721/1, Acre 0.10 Cent. Bounded to : East of : Mani Site, West of : Manikandan Site, South of : Kalyan, North of : Sarangapani, Arumugam Site, Within the Boundaries Acre 0.03% Cent its say 1,635 Sq. Feet = 151.95 Sq. Meter.	₹ 6,00,000/- (Rupees Six Lakh only) (For Schedule-A & B)	08-04-2025 at 03.00 p.m.

PART - 4

Name of the Borrowers: No.1) Mrs. Janaki Ganapathi, W/o. Ganapathi, No. 32A, Type I Qtrs., Block 22, Neyveli TS, Kurinjipadi Taluk, Neyveli, Cuddalore District - 607807. No.2) Mr. N. Ganapathi, S/o. Natrajan, No. 32A, Type I Qtrs., Block 22, Neyveli TS, Kurinjipadi Taluk, Neyveli, Cuddalore District - 607807. No.3) Mr. K. Sakthivel, S/o. Kathirvel, No. 34F, Type I Qtrs., Block 22, Neyveli, Cuddalore District - 607807.

Outstanding Liability Amount : Rs.24,72,529/- (Rupees Twenty Four Lakh Seventy Two Thousand Five Hundred and Twenty Nine only) after taking into account subsequent payments) as on 09-03-2025 together with further interest to be charged from 10-03-2025 onwards, other expenses and any other dues to the bank by the Borrowers / Guarantors.

Note : That our 411-Vadaku Branch has also extended Financial Assistance (CUB OSL SPECIAL-BR : 501812080059514) dated 30-12-2019 requested by No.1 of you for which No.2 of you stood as Co-obligant for the facility for a total amount of Rs. 90,000/- at a ROI of 15.75%. The same has been also classified as NPA on 30-11-2020 and the outstanding balance as on 09-03-2025 is Rs.94,579/- plus further interest and penal interest of 2.00% with monthly rests to be charged from 10-03-2025 till the date of realization.

Description of the Immovable Property Mortgaged to our Bank	Reserve Price	Date & Time of Auction
(Property Owned by Mrs. Janaki Ganapathi, W/o. Ganapathi) All that piece and parcel of Land and Building situated well within the jurisdiction of Cuddalore RD, Vadalur SRD, situated at Thenkuthu Village in Old Survey No.74/29, 74/30 comprised in New Survey No.88/3 - 0.04.5 Ares out of 0.15.0 Ares, Bounded to : East of : Buyers Land, West of : Kathirvel Portion Land, South of : Panchayath Salai, North of : Selvaraj Land within the boundaries 0.04.5 Ares = Acre.0.10% Cents, New Survey No. 88/3A.	₹ 3,00,000/- (Rupees Three Lakh only)	08-04-2025 at 04.00 p.m.

Venue of Re-Tender-cum-Auction : City Union Bank Limited Vadakuthu Branch,
No.13/A-1, 40 Feet Road, Gandhi Gramam, Vadakuthu, Cuddalore - 607308. Telephone No.04142-251177, Cell No.9344152734

Terms and Conditions of Re-Tender-cum-Auction Sale :

(1) The intending bidders should be present in person for the auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself / herself. (2) The intending bidders may obtain the Tender Forms from **The Manager, City Union Bank Limited, Vadakuthu Branch, No.13/A-1, 40 Feet Road, Gandhi Gramam, Vadakuthu, Cuddalore - 607308.** (3) The intending bidders should submit their bids only in the Tender Form prescribed in sealed envelopes addressed to **The Authorised Officer, City Union Bank Ltd.,** together with a Pay Order / Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "City Union Bank Ltd.", on or before 12.00 Noon for PART - 1, on or before 01.00 p.m. for PART - 2, on or before 02.00 p.m. for PART - 3 & on or before 03.00 p.m. for PART - 4. (4) For inspection of the property and other particulars, the intending purchaser may contact : Telephone No.04142-251177, Cell No.9344152734. (5) The property/ies are sold on "As-is-where-is", "As-is-what-is" and "whatever-there is" basis. (6) The sealed Tenders will be opened in the presence of the intending bidders at 1.00 p.m. for PART - 1, 02.00 p.m. for PART - 2, 03.00 p.m. for PART - 3 & 04.00 p.m. for PART - 4, on the date of Tender-cum-Auction Sale hereby notified. Through in general the Sale will be by way of closed Tenders, the Authorised Officer may, at his sole discretion, conduct an open auction among the interested bidders who desire to quote a bid higher than the one received in the closed Tender process, and in such an event, the Sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of City Union Bank Limited. (7) The successful bidder shall have to pay 25% (inclusive of EMD paid) of sale amount immediately on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of sale, failing which the initial deposit of 25% shall be forfeited. (8) The Sale Certificate will be issued by the Authorised Officer in favour of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. (9) The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, registration fee etc., as applicable under law. (10) The successful bidder should pay the statutory dues (lawful house tax, electricity charges and other dues), TDS, GST if any, due to Government, Government Undertaking and local bodies. (11) The Authorised Officer shall have all the powers to accept or reject the bids or postpone or cancel the sale without assigning any reason whatsoever.

Place : Kumbakonam
Date : 12-03-2025
Authorised Officer
City Union Bank Ltd.

Regd. Office : 149, T.S.R. (Big) Street, Kumbakonam, Thanjavur District, Tamil Nadu - 612 001. **CIN - L65110TN1904PLC001287,**
Telephone No. 0435-2402322, Fax : 0435-2431746, Website : www.cityunionbank.com

D/2025/CUB/March_25/S/3Shree Vari Enterprises, Dhanalakshmi Traders & Janaki Ganapathi Re-Tender_ (Cuddalore)_ (Tam_Eng) 11-03-2025 Size : 12 x 34 cms. (Kalyan)