

JK/SN/697/SEMDRKM0447248/Oct'25

1. Mr.Ragulgandhi,
S/o.Pranthaman,
No.2/368, Karumariyamman Kovil Street,
Koovathur, Pettai, Navakkal,
Cheyyur, Chengalpattu – 603 305.
2. Mrs.Ramya,
W/o.Ragulgandhi,
No.2/368, Karumariyamman Kovil Street,
Koovathur, Pettai, Navakkal,
Cheyyur, Chengalpattu – 603 305.

Dear Sir / Madam,

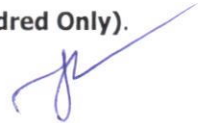
SALE NOTICE FOR THE SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for the sale of immovable assets under SARFAESI Act 2002 r/w rule 8(6) of Security Interest (Enforcement) Rules 2002.

Notice is hereby given to the public in general and in particular to the Borrowers Co borrowers and Guarantors that the below described immovable property mortgaged to the Secured creditor the physical possession of which has been taken by the Authorised Officer of Equitas Small Finance Bank Ltd will be sold on "AS IS WHERE IS" "AS IS WHAT IS CONDITION" on **28.11.2025** for recovery of Rs.5,06,683/- as on 21.12.2024 as per Demand Notice U/s 13(2) of SARFAESI Act 2002 with further interest from 22.12.2024 on with monthly rest charges and costs etc (Total Outstanding being Rs.7,05,606/- as on 07.10.2025) due to Equitas Small Finance Bank Ltd from 1.Mr.Ragulgandhi,(Borrower) 2.Mrs.Ramya, (Co-Borrowers).

Reserve Price: Rs.7,18,000/- (Rupees Seven Lakhs Eighteen Thousand Only).

Earnest Money Deposit: Rs.71,800/- (Rupees Seventy One Thousand Eight Hundred Only).



BEYOND BANKING

When you bank with us, you contribute towards a better society.

Equitas Small Finance Bank Limited
(Previously known as Equitas Finance Limited)

4279298

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitasbank.com | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

DESCRIPTION OF THE PROPERTY

All that piece and parcel of land and Building Comprised in Natham Old S.No.759/3 Part, New S.No.759/23,with an extent of 969 Sq.ft.,Which is Situated at No.103,Koovathur Village, Lathur Union, Cheyyur Taluk, Chengalpattu District and bounded on the;

North by	:	Cement Road;
South by	:	Deenadayapari'S Land;
East by	:	Vacant Land,;
West by	:	Divya's Land House;
Measurement	:	Nil

Situated at within the Sub-Registration District of Cheyyur and Registration District of Chengalpattu.

Together with all buildings and structures attached to the earth or permanently fastened to anything attached to earth both present and future and all easamentary/mamool rights annexed thereto.

For detailed terms and conditions of the E-Auction Sale please refer to the link provided in www.equitasbank.com & <https://www.bankeauctions.com>.

Authorized Officer


M/s.Equitas Small Finance Bank Ltd.,

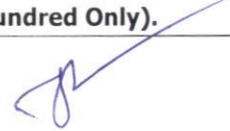
Place : Chennai
Date : 24.10.2025

E-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002 CUM NOTICE TO THE BORROWERS/GUARANTORS

**SALE NOTICE UNDER SARFAESI ACT 2002 (hereafter referred to as Act)
r/w SECURITY INTEREST (ENFORCEMENT) RULES 2002
(hereafter referred to as Rules)**

Pursuant to the Notice issued U/S 13(2) of the above Act the Possession of the below mentioned property was taken on behalf of the Equitas Small Finance Bank Limited by the Authorized officer of the Bank Whereas the Authorized Officer of the Bank has decided to sell the property described herein below on "AS IS WHERE IS BASIS" and "AS IS WHAT IS CONDITION" under rules 8 & 9 of the said Act through online auction.

Borrower/s & Guarantor/s Name & Address Total Due + Interest from	Description of the Immovable Property
1. Mr.Ragulgandhi, S/o.Pranthaman, No.2/368, Karumariyamman Kovil Street, Koovathur, Pettai, Navakkal, Cheyyur, Chengalpattu – 603 305. 2. Mrs.Ramya, W/o.Ragulgandhi, No.2/368, Karumariyamman Kovil Street, Koovathur, Pettai, Navakkal, Cheyyur, Chengalpattu – 603 305. Loan Account No:- SEMDRKM0447248 Claim Amount Due Rs.5,06,683/- as on 21.12.2024 with further interest from 22.12.2024 with monthly rest charges and costs etc (Total Outstanding being Rs.7,05,606/- as on 07.10.2025)	All that piece and parcel of land and Building Comprised in Natham Old S.No.759/3 Part, New S.No.759/23,with an extent of 969 Sq.ft.,Which is Situated at No.103, Koovathur Village,Lathur Union, Cheyyur Taluk, Chengalpattu District and bounded on the; North by : Cement Road; South by : Deenadayapari'S Land; East by : Vacant Land;; West by : Divya's Land House; Measurement : -; Situated at within the Sub-Registration District of Cheyyur and Registration District of Chengalpattu. Together with all buildings and structure attached to the earth or permanently fastened to anything attached to earth both present and future and all easamentary / mamool rights annexed thereto.
Date & Time of Sale: 28.11.2025 - 11.00 AM to 12.30 PM. Date & Time of Inspection: - 03-11-2025 TO 17-11-2025 - 10.00 AM to 01.00 PM. Reserve Price: Rs.7,18,000/- (Rupees Seven Lakhs Eighteen Thousand Only). Earnest Money Deposit: Rs.71,800/- (Rupees Seventy One Thousand Eight Hundred Only).	




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4279299

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TERMS & CONDITIONS:

1. The auction sale will be 'On line E-Auction' Bidding through website <https://www.bankeauctions.com>.
2. Intending bidders shall hold a valid digital signature certificate and email address for details with regard to digital signature please contact **C1 India Pvt. Ltd., Plot No.68, 3rd Floor, Sector-44, Gurgaon, Haryana, Pin - 122003**; Contact: Prabakaran.M, Mobile +91-7418281709 (Support Mobile Numbers **+917291981124/25/26**), Email id: tn@c1india.com <mailto:tamilnadu@auctiontiger.net> & support@bankeauctions.com.
3. Bidders are advised to go through the website <https://www.bankeauctions.com> for detailed Terms and Conditions of Auction sale before submitting their bids and taking part in the E-auction sale proceedings.
4. Prospective bidders may avail online training on e-auction from **C1 India Pvt. Ltd., Plot No.68, 3rd Floor, Sector - 44, Gurgaon, Haryana, Pin - 122003**; Contact: Prabakaran.M, Mobile +91-7418281709 (Support Mobile Numbers **+917291981124/25/26**), Email id: tn@c1india.com <mailto:support@bankeauctions.com>.
5. Bids shall be submitted through online procedure only in the prescribed format with relevant details.
6. Earnest Money Deposit (EMD) shall be deposited in favour of Equitas Small Finance Bank Ltd through Electronic mode (RTGS/NEFT) to credit of Account No **200000807725** M/s.Equitas Small Finance Bank Ltd, T.Nagar branch, Bhaggyam Galleria, New No.18, Bazulla Road, T.Nagar, Chennai - 600 017, IFSC Code: **ESFB0001001** before submitting the bids online on or before **2.00 PM on 27.11.2025 or by way of Demand Draft drawn in favor of Equitas Small Finance Bank Ltd payable at Chennai**.
7. A copy of the bid form along with Online Transfer Details shall be handed over to the Authorized Officer M/s.Equitas Small Finance Bank Ltd, No.769, IV Floor, Phase II, Spencer Plaza, Anna Salai, Chennai – 600 002. **on or before 4.00 PM on 27.11.2025**.
8. The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs.10,000/- (Rupees Ten Thousand only).
9. The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money already paid) immediately on closure of the e-auction sale proceedings on the same day of the sale in the same mode as stipulated in clause-6 above The balance of the purchase price shall have to be paid within 15 days of acceptance & confirmation of sale conveyed to them failing which Bank is at liberty to forfeit the amount deposited by the successful bidder.
10. The EMD of the unsuccessful bidder will be returned within 3 working days from the closure of the e-auction sale proceedings.
11. The sale is subject to confirmation by the Bank If the borrowers/co-borrowers/guarantor pay the amount due to the bank in full before date of sale no sale will be conducted.



12. The property is sold in "as is where is basis and as is what is condition" and the intending bidders should make discreet enquiries as regards any claim charges on the property of any authority besides the Bank's charges and should satisfy themselves about the title extent quality and quantity of the property before submitting their bid No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
13. The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
14. The purchaser shall bear the stamp duties charges including those of sale certificates registration charges all statutory dues payable to government taxes and rates and outgoings both existing and future relating to the properties The sale certificate will be issued only in the name of the successful bidder.
15. The intending purchasers can inspect the property from 03-11-2025 TO 17-11-2025 10.00 AM to 01.00 PM For inspection of the properties contact Name: Manu Needhi Chozhan – Mobile No. 9884854154, Anbarasu S – Mobile No. 9751571950 and Sathish - Mobile No.9940286237.
16. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 the conditions mentioned above the sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended w.e.f. 04.11.2016.
17. Neither the Bank nor the service provider will be responsible for the any network connectivity issue system error and electricity problem occurs while submitting the online bids/participating in the auction sale.

SALE NOTICE TO BORROWERS/CO-BORROWERS/GUARANTORS

Dear Sir / Madam,

Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale failing which the property will be sold under SARFAESI Act 2002 You are also at liberty to participate in the sale to be held on the terms and conditions thereof including deposit of earnest money or may bring suitable buyers.

Authorized Officer



M/s.Equitas Small Finance Bank Ltd.,

Place : Chennai
Date : 24.10.2025



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A Kuvathur SO
603305



ET211841639IN - INLAND SPEED POST DOCUMENT

600017 - 603305



RECEIVER:RAGULGANDHI
697 KANCHIPURAM TAMILNADU
INDIA - 603305
SENDER:EQUITAS SMALL FINANCE BANK
LTD
MOUNT ROAD ANNA SALAI CHENNAI
TAMILNADU
INDIA - 600002

A Kuvathur SO
603305



ET211842625IN - INLAND SPEED POST DOCUMENT

600017 - 603305



RECEIVER:RAMYA
697 KANCHIPURAM TAMILNADU
INDIA - 603305
SENDER:EQUITAS SMALL FINANCE BANK
LTD
MOUNT ROAD ANNA SALAI CHENNAI
TAMILNADU
INDIA - 600002

Thygarayanagar H.O (600017) 25-10-2025 12:55:17
ChargedWeight: 20.00 Phy.Wt: 20.00 Vol.Wt: NA(L: 14.00 B: 10.00
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6000000025102555948 Inst: Normal Delivery
In case of any grievance - DIAL-18002666868

Thygarayanagar H.O (600017) 25-10-2025 12:59:16
ChargedWeight: 20.00 Phy.Wt: 20.00 Vol.Wt: NA(L: 14.00 B: 10.00
H: 1.00) AmountPaid: 55.00 (FW) BkgRefId:
6000000025102556687 Inst: Normal Delivery
In case of any grievance - DIAL-18002666868