

KOTAGIRI II BRANCH (16231)

SELMA BLDG,, HOPE PARK ROAD, KOTAGIRI, COONOR-TALUK, KOTAGIRI 643 217

Ref: SALE NOTICE /E-AUCTION/CHIN/2025-26

Date:12.09.2025

To

BORROWERS	GUARANTOR
CHINNAMMAL N W/O J HALLAN 2/655 KAVILORAI NEDUGULA POST KOTAGIRI THE NILGIRIS 643217	HALAN J S/O K K JOGHEE GR 2/645 KAVILORAI NEDUGULA PO KOTAGIRI NILGIRIS 643217

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

As you are aware, the Authorized Officer, Canara Bank, had taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **Kotagiri II Branch** of Canara Bank. The undersigned proposes to sell the assets (through e-auction) more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice (e-auction notice) containing terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 30 days from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale

Notice. I am herewith sending the Sale Notice (e-auction notice) containing terms and conditions of the sale. This is without prejudice to any other rights available to the Bank under the subject Act / or any other law in force.

Yours faithfully,

**AUTHORISED OFFICER
CANARA BANK
ENCLOSURE - SALE NOTICE**

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SALE NOTICE

ANNEXURE - 13(Auction Sale Notice for Sale of Immovable Properties)

E-Auction Sale Notice for Sale of Immovable Properties 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 Borrowers that the below described immovable property mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorized Officer of Kotagiri II Branch of the Canara Bank, will be sold on “As is where is”, “As is what is”, and “Whatever there is” on 18.10.2025 (Time 11.30 a.m. to 12.30 p.m.) for recovery as on 11.09.2025 of Rs.12,84,030/-(Rs.Twelve lakh eighty four thousand and thirty only) due to the Kotagiri II Branch of Canara Bank from

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Details of Property:

S No	Immovable	Name of Title holder
1.	IN NILGIRIS REGISTRATION DISTRICT, KOTAGIRI REGISTRATION SUB DISTRICT, NEDUGULA PANCHAYAT BOARD, KOTAGIRI TALUK, NEDUGULA VILLAGE OLD SURVEY NO. 480/1A NEW SURVEY NO. 302/23 0.04 ½ ACRE (FOUR AND HALF CENTS) OF HOUSE SITE TOGETHER WITH THE HOUSE STANDING THEREON BEARING DOOR NO.2/655/1 BOUNDARIES EAST : KULLA GOWDER CHILDREN'S PORTION WEST : KULLA GOWDER CHILDREN'S PORTION NORTH : K N RAMAN'S PORTION SOUTH : FOOTPATH	SMT CHINNAMMAL

Reserve price Rs.14,87,000/- (Rupees Fourteen lakh eighty seven thousand only)

Earnest money deposit: Rs.1,48,700/- (Rupees One Lakh Forty eight thousand seven hundred Only). The Earnest Money Deposit shall be deposited on or before 17.10.2025 till 4.00 pm.

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For detailed terms and conditions of the sale please refer the link “E-Auction” provided in the website <http://baanknet.com/> or may contact **Manager, Canara Bank Kotagiri II Branch** (Ph. No.: 99941 06106) during office hours on any working day. Portal of E-Auction: <http://baanknet.com/>.

Date:12.09.2025
Place:KOTAGIRI

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CANARA BANK**

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Name and Address of the Secured Creditor: Canara Bank **Kotagiri II BRANCH**

Selma Building, Hope park Road, Kotagiri, Coonoor Taluk Kotagiri 643 217

Name and Address of the Borrower/Guarantor

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Total liabilities as on **11.09.2025:Rs.12,84,030/- (Rs.Twelve lakh eighty four thousand and thirty only)** with further interest and other incidental charges thereto incurred by the Bank.

4. (a) Mode of Auction :Online Auction (E-Auction)

Auction Agency	W/S PSB ALLIANCE LTD (ebkray)
Website	https://baanknet.com/
Email	support.baanknet@psballiance.com ;
Help Desk No.	8291220220

(c) Date & Time of Auction : 18.10.2025 (Time 11.30 a.m. to 12.30 p.m.)

(d) Portal of E-Auction : <http://baanknet.com/>

5. Reserve Price :**Rs.14,87,000/- (Rupees Four lakh eighty seven thousand only)**

OTHER TERMS AND CONDITIONS

- Auction/bidding shall be only through “Online Electronic Bidding” through the website <http://baanknet.com/>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- The property can be inspected, with **Prior Appointment with branch and Authorized Officer**, from 13.09.2025 till **17.10.2025 between 10.00 a.m. to 4.00 p.m.**
- 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.

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- d) EMD amount of 10% of the Reserve Price is to be deposited through baanknet portal by way of challan or Internet Banking.
- e) Intending bidders shall hold a valid phone no and e-mail address.
- f) The intending bidders should register their names at portal <http://baanknet.com/> and get their User ID and password free of cost.

For support please contact

Auction Agency	M/S PSB ALLIANCE LTD (ebkray)
Website	https://baanknet.com/
Email	support.baanknet@psballiance.com ;
Help Desk No.	8291220220

- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/- 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 favor of the successful bidder, subject to confirmation of the same by the secured creditor.
- i) 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.
- j) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- m) For further details contact, Canara Bank, Kotagiri II Branch (Ph.:99941 06106) E-mail: cb16231@canarabank.com or the service provider <http://baanknet.com/>.

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SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank 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: Coimbatore

Date: 12.09.2025

1

AUTHORISED OFFICER

CANARA BANK