

ANNEXURE-III
SALE NOTICE COVERING LETTER

REF: 00950/0950766000024/SN/428/2025

DATE: 15/10/2025

To

- 1) Mrs. BAVANI SAMRAJ
W/o SAMRAJ,
KAMALAPURAM, THOTTITHORAIMOTTUR,
GUDIYATHAM, TAMIL NADU 635810
- 2) Mrs. MUNIYAMMAL
W/o PALANI G
2100, KAMALAPURAM POST & GRAMAM,
THOTTITHORAIMOTTUR,
TAMIL NADU - 635810.



Dear Sir/Madam,

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, I on behalf of Canara Bank, Gudiyatham[00950] Branch have 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 Gudiyatham[00950] Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale 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,

ಕರ್ನಾಟಕ ಕೆನರಾ ಬ್ಯಾಂಕ್/For CANARA BANK

ಅಧಿಕೃತ ಅಧಿಕಾರಿ/Authorised Officer

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – E-AUCTION SALE NOTICE

ANNEXURE-II

[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 **Constructive** possession of which has been taken by the Authorised Officer of **Gudiyatham[00950]** branch of the Canara Bank., Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **21/11/2025**, for recovery of **Rs.11,12,212/48-** (Rupees **Eleven Lakhs Twelve Thousand Two Hundred Twelve and PAISE Forty Eight** Only) as on 08.10.2025 plus future interest and cost and expenses thereon due to the **Gudiyatham[00950]** branch of Canara Bank, Secured Creditor from **Mrs. BAVANI SAMRAJ** guaranteed by **Mrs.MUNIYAMMAL W/o PALANI G.** The reserve price will be **Rs.29,17,000/-** and the earnest money deposit will be **Rs.2,91,700/-**. The Earnest Money Deposit shall be deposited on or before **20/11/2025** at 5:00 PM.

Details and full description of the movable & immovable property with known encumbrances, if any.

Property-I

All the Part and Parcel of the Vacant Site situated at Vellore District, Vellore Registration District, Pernambut Sub-District, Gudiyattam Taluk (Now Pernambut Taluk), **T.T.Mottur** Village, **Plot No.31, Govt Nanja S.No.s 184/1 and S.No.185/1. New S.No.185/1A1.** Measuring East to West 60 Feet, North to South 20 Feet, in Total **1200 Sq.Feet (111.48 Sq.Mtrs)**

Boundaries

On the North by: **Plot No 32**
On the South by: **Plot No 30**
On the East by: **17 Feet Breadth Street**
On the West by: **Plot No 44**

Owner of the Property: **Mrs. MUNIYAMMAL W/o PALANI G**

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Secured Creditor's website i.e. www.canarabank.com or may contact Authorised Officer, **Gudiyatham[00950]** branch, Canara Bank, **Mob No: 919491844819** during office hours on any working day.



Date: **15/10/2025**
Place: **Gudiyatham**

ಕರ್ನಾಟಕ ಕೆನರಾ ಬ್ಯಾಂಕ್ / For CANARA BANK

ಅಧಿಕಾರಿ / Authorised Officer
AUTHORISED OFFICER
CANARABANK



SALE NOTICE

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 **Constructive** possession of which has been taken by the Authorised Officer of **Gudiyatham[00950]** branch of the Canara Bank., Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **21/11/2025**, for recovery of **Rs.11,12,212/48-** (Rupees **Eleven Lakhs Twelve Thousand Two Hundred Twelve and PAISE Forty Eight Only**) as on 08.10.2025 plus future interest and cost and expenses thereon due to the **Gudiyatham[00950]** branch of Canara Bank, Secured Creditor from **Mrs. BAVANI SAMRAJ** guaranteed by **Mrs.MUNIYAMMAL W/o PALANI G.** The reserve price will be **Rs.29,17,000/-** and the earnest money deposit will be **Rs.2,91,700/-**. The Earnest Money Deposit shall be deposited on or before **20/11/2025** at 5:00 PM.

1. Name and Address of the Secured Creditor : Canara Bank, **Gudiyatham[00950]** branch, **Plot #9, Police Line Street, Thalayattam Bazaar, Gudiyatham - 632602**
2. Name and Address of the Borrower(s) / Guarantor(s)
 - i. **Mrs.BAVANI SAMRAJ**, W/o SAMRAJ, KAMALAPURAM, THOTTITHORAIMOTTUR, GUDIYATHAM TAMIL NADU 635810
 - ii. **Mrs. MUNIYAMMAL** W/o PALANI G2100, KAMALAPURAM POST KAMALAPURAM GRAMAM, THOTTITHORAIMOTTUR, TAMIL NADU - 635810.
3. Total liabilities as on 08.10.2025 : **Rs.11,12,212/48-** (Rupees **Eleven Lakhs Twelve Thousand Two Hundred Twelve and PAISE Forty Eight Only**) plus further interest from 09.10.2025 and costs and expenses etc.
4. (a) Mode of Auction : **Online Electronic Bidding (E- Auction)**
 (b) Details of Auction service provider : **M/s PSB Alliance Pvt. Ltd (BAANKNET)**
 (c) Date & Time of Auction: **21/11/2025** Time: 11.30 am to 12.30 pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale)
 (d) Place of Auction : **https://baanknet.com.**
5. Details of Property/ies :
 All the Part and Parcel of the Vacant Site situated at Vellore District, Vellore Registration District, Pernambut Sub-District, Gudiyattam Taluk (Now Pernambut Taluk), **T.T.Mottur Village, Plot No.31, Govt Nanja S.No.s 184/1 and S.No.185/1. New S.No.185/1A1.** Measuring East to West 60 Feet, North to South 20 Feet, in Total **1200 Sq.Feet (111.48 Sq.Mtrs)**
Boundaries On the North by: **Plot No 32**
 On the South by: **Plot No 30**
 On the East by: **17 Feet Breadth Street**
 On the West by: **Plot No 44**
 Owner of the Property :**Mrs. MUNIYAMMAL W/o PALANI G**
6. Reserve Price : **Rs.29,17,000/-** (Rupees **Twenty Nine Lakhs Seventeen Thousand Only**)
7. Earnest Money Deposit : **Rs.2,91,700/-** (Rupees **Two Lakhs Ninety One Thousand Seven Hundred Only**)
8. The property can be inspected Date & Time : **20/11/2025** from **10:00 AM** to **5:00 PM.**
9. Other terms and conditions:
 - a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
 - b. The property/ies will be sold above the Reserve Price.
 - c. The property can be inspected, with Prior Appointment with Authorised Officer, on **20/11/2025** from 10:00 AM to 5:00 PM.
 - d. Prospective bidders are advised to visit website **https://baanknet.com/** and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhar and Aadhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 8291220220, Email: support.baanknet@psballiance.com).
 - e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.2,91,700/-** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" on or before **20/11/2025** at **5:00 PM.**

- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10,000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
- g. The incremental amount/price during the time of each extension shall be Rs.10,000/- (incremental price) and time shall be extended to 5 minutes when valid bid received in last minutes..
- h. Sale shall be confirmed in favour 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 same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, 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. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, Gudiyatham[00950], IFSC Code : CNRB0000950.
- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
- m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on 20/11/2025 from 10:00 AM to 5:00 PM.
- o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p. For further details contact Mr. Govindan J, Authorised Officer, Canara Bank, Gudiyatham[00950] Branch (Mob: 919491844819) e-mail id: cb0950@canarabank.com may be contacted during office hours on any working day. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com.

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: Gudiyatham
Date: 15/10/2025

ಕರ್ತೆ ಕೆನರಾ ಬ್ಯಾಂಕ್/For CANARA BANK

ಅಧಿಕೃತ ಅಧಿಕಾರಿ/Authorised Officer

AUTHORISED OFFICER
CANARA BANK