



(A GOVERNMENT OF INDIA UNDERTAKING)  
COVERING LETTER TO SALE NOTICE  
ASSET RECOVERY MANAGEMENT BRANCH I

Ref: SR 6/ E-AUCTION/ARYAN WILLIAMS /FY 2025 - 26

Date: 10.03.2026

To

Mr.Aryan Williams  
No.1,1st floor  
Laxmanan street  
Thiyagraya Nagar  
Chennai - 600017

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, the Authorized Officer, **Canara Bank, Kotturpuram branch** had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to **Kotturpuram branch** of Canara bank. The account has since been transferred to **Asset Recovery Management Branch I, Chennai**.

The undersigned proposes to sell the assets (through e-auction) more fully described in the 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.

This is without prejudice to any other rights available to the Bank under the subject Act / or any other law in force.

Yours faithfully, CANARA BANK

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

Internal

ASSET RECOVERY MANAGEMENT BRANCH I,  
8<sup>TH</sup> FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL: [cb2361@canarabank.com](mailto:cb2361@canarabank.com) Website: [www.canarabank.com](http://www.canarabank.com)



(A GOVERNMENT OF INDIA UNDERTAKING)  
ASSET RECOVERY MANAGEMENT BRANCH I  
SALE NOTICE

**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 and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic possession** of which has been taken by the Authorised Officer of **Kotturpuram branch**, since transferred to **Asset Recovery Management Branch I, Chennai** of the Canara Bank, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on **27.03.2026**, (Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)) for recovery of **Rs. 86,77,199 (Rupees Eighty Six lakhs Seventy Seven thousand One hundred and Ninety nine and only)** due as on **28.02.2026** with further interest and other incidental charges thereto incurred by the bank to the Asset Recovery Management Branch I, Chennai of Canara Bank from borrower **Mr.Aryan Williams**.

The Reserve Price will be: **Rs. 42,00,000/- (Rupees Forty two lakhs Only)** and the Earnest Money Deposit will be: **Rs.4,20,000/- (Rupees four lakhs twenty Thousand Only)**. The Earnest Money Deposit shall be deposited on or before **26.03.2026** by **5.00 PM**.

**DETAILS OF PROPERTY:**

**Property in the name of Mr.Aryan Williams:**

All that piece and parcel of Residential flat, in the flats named as Sri Harie Homes, bearing Flat No.2B in Second Floor, with plinth area measuring 1039 sq.ft including common areas and car parking bearing No.5, including electricity deposit service connection charges, Water and sewage connections etc., with land measuring 474 sq.ft undivided share of land out of 2400 sq.ft in Jaya Nagar, comprised in S.No:427/1, as per Patta no:18984, New Sub Division Survey No.427/92, situated at Perumbakkam Village Tambaram Taluk, Kanchipuram District, now Chengalpattu District. (Approved planning permit in PPA.No.3160/11, dated 13.10.2011, building Plan Permission D.Dis.No.7662/2011/A4, dated 13.10.2011)

Bounded on the:

North by : Land in Survey No.428

South by : 24 feet road

East by : Plot no.19

West by : Plot No.17

And situated within the Sub Registration District of Selaiyur and Registration District of Chennai South.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact **Canara Bank Asset Recovery Management Branch I, Chennai** (Ph. No. 044 - 2849 6339 / 2849 6900) E-mail: [cb2361@canarabank.com](mailto:cb2361@canarabank.com) during office hours on any working day. Portal of E-Auction: <https://baanknet.com>

**Date : 10.03.2026**

Authorised Officer  
ARM Branch, Chennai-1x  
**AUTHORISED OFFICER**  
Internal

ASSET RECOVERY MANAGEMENT BRANCH I,  
8TH FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL:[cb2361@canarabank.com](mailto:cb2361@canarabank.com) Website: [www.canarabank.com](http://www.canarabank.com)



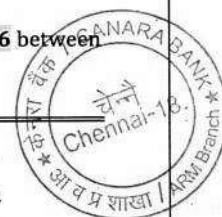
**A GOVERNMENT OF INDIA UNDERTAKING)**  
**ASSET RECOVERY MANAGEMENT BRANCH I**  
**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 10.03.2026**

1. **Name and Address of the Secured Creditor** : Canara Bank,  
Asset Recovery Management Branch I,  
524, 8<sup>th</sup> Floor, Canara Towers,  
Anna Salai, Teynampet, Chennai - 600 018  
(Ph.No.044 - 2849 6339, 2849 6900)
2. **Name and Address of the Borrowers and Guarantors** : **Mr.Aryan Williams**  
No.1,1st floor  
Laxmanan street  
Thiyagraja Nagar  
Chennai - 600017
3. **Total liabilities as on 28.02.2026** : **Rs. 86,77,199 (Rupees Eighty Six lakhs Seventy Seven thousand One hundred and Ninety nine and only)** with further interest and other incidental charges thereto incurred by the Bank
4. **(a) Mode of Auction** : Online Auction (E-Auction)  
**(b) Details of Auction service provider** : Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220/ 9892219848 / 8160205051, Email:support.baanknet@psballiance.com/ support.baanknet@procure247.com).  
**(c) Date & Time of Auction** : **27.03.2026 & Time 10:30 A.M. to 11:30 A.M.**  
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)  
**(d) Portal of E-Auction** : **<https://baanknet.com>**
5. **Reserve Price** : **Rs. 42,00,000/- (Rupees Forty two lakhs Only)**
6. **Earnest Money deposit** : **Rs.4,20,000/- (Rupees four lakhs twenty Thousand Only).**
7. **The property can be inspected on** : **24.03.2026**

**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 Monet deposit (EMD) referred to in (e).
- b. The property/ies will be sold above the reserve price.
- c. The property can be inspected, with Prior Appointment with Authorised Officer, on **24.03.2026** between 11.00 A.M. & 4.00 P.M.

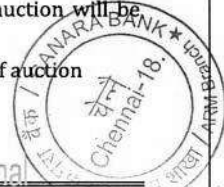
Internal  
ASSET RECOVERY MANAGEMENT BRANCH I,  
8<sup>TH</sup> FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL:cb2361@canarabank.com Website: [www.canarabank.com](http://www.canarabank.com)





- 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 linked with latest Mobile Number and also register with digilocker mandatorily. For bidding in the above 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](mailto:support.baanknet@psballiance.com)).
- e. The intending bidders shall deposit Earnest Money deposit (EMD), 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 26.03.2026 till 5.00 PM**
- f. Auction would commence at Reserve price, as mentioned above. Bidders shall improve their offers in multiples 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. 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.50,000/-** 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 Authorized 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, **ARM branch**, IFSC Code **CNRB0002361**.
- 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 **24.03.2026** between 11.00 A.M. & 4.00 P.M.
- o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

Internal



ASSET RECOVERY MANAGEMENT BRANCH I,  
8TH FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL:[cb2361@canarabank.com](mailto:cb2361@canarabank.com) Website: [www.canarabank.com](http://www.canarabank.com)



- p. For further details, contact **Canara Bank, Asset Recovery Management Branch I, 524, 8<sup>th</sup> Floor, Canara Towers, Anna Salai, Teynampet, Chennai - 600 018.** (Ph.No.044 - 2849 6339, 2849 6900) OR the service provider **Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051, Email : support.baanknet@psballiance.com/ support.baanknet@procure247.com).**
- q. In case the date of auction falls on a public holiday or remains closed for the Bank, the auction shall be conducted on the next working day of the bank.

**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.

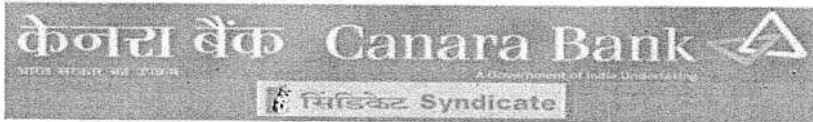
Place : Chennai  
Date : 10.03.2026

~~कृते केनरा बैंक~~ For CANARA BANK  
~~AUTHORISED OFFICER~~ Officer  
~~CANARA BANK~~ Chennai-18.

Internal

ASSET RECOVERY MANAGEMENT BRANCH I,  
8<sup>TH</sup> FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL: [ch2361@canarabank.com](mailto:ch2361@canarabank.com) Website: [www.canarabank.com](http://www.canarabank.com)





(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

ASSET RECOVERY MANAGEMENT BRANCH I

Ref: **SR 161/ E-AUCTION/PALANI/FY 2025 - 26**

Date : **10.03.2026**

To

1. Mr Palani S  
S/O Shanmugam,  
No 12 I V Y Nagar,  
Tiruninravur, Poonamallee,  
Chennai- 602024
2. Mrs Gunasundari P (Mortgagor)  
W/O Palani S  
No 12 I V Y Nagar,  
Tiruninravur, Poonamallee,  
Chennai- 602024

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, the Authorized Officer, Canara Bank, **Chennai Kotturpuram branch** had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to **Chennai Kotturpuram branch** of Canara bank. The account has since been transferred to Asset Recovery Management Branch I, Chennai.

The undersigned proposes to sell the assets (through e-auction) more fully described in the 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.

This is without prejudice to any other rights available to the Bank under the subject Act / or any other law in force.

Yours faithfully,

कृते केनरा बैंक लि. CANARA BANK

**AUTHORISED OFFICER**  
**CANARA BANK**

ENCLOSURE - SALE NOTICE

Internal

ASSET RECOVERY MANAGEMENT BRANCH I,  
8<sup>TH</sup> FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL: [cb2361@canarabank.com](mailto:cb2361@canarabank.com) Website: [www.canarabank.com](http://www.canarabank.com)



(A GOVERNMENT OF INDIA UNDERTAKING)  
ASSET RECOVERY MANAGEMENT BRANCH I  
SALE NOTICE

**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 and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic possession** of which has been taken by the Authorised Officer of **Chennai Kotturpuram branch**, since transferred to **Asset Recovery Management Branch I, Chennai** of the Canara Bank, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on **27.03.2026**, (Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)) for recovery of **Rs. 33,92,803.21 (Rupees Thirty Three lakhs Ninety Two thousand Eight hundred and Three and paise Twenty One only)** due as on **09.03.2026** with further interest and other incidental charges thereto incurred by the bank to the Asset Recovery Management Branch I, Chennai of Canara Bank from **Mr.Palani S and Mrs.Gunasundarai P.**

The Reserve Price will be: **Rs.39,00,000/- (Rupees Thirty Nine lakhs Only)** and the Earnest Money Deposit: **Rs.3,90,000/- (Rupees Three lakhs Ninety thousand Only).**

The Earnest Money Deposit shall be deposited on or before **26.03.2026** by **5.00 PM.**

**DETAILS OF PROPERTY:**

**Property standing in the name of Mrs.Gunasundarai P:**

All that piece and parcel of **Land and Building** is situated at Thiruvallur District, Avadi Taluk, No.20, Thirunindravur Madura Karakollai Village, Krishnapuram (Via) I.V.Y Nagar, Comprised in Survey No.257/2B, As per Patta No.929 comprised Survey No.257/56 bearing Plot No.19, Measuring to an extent North Western Side of 1575 Sq.ft out of 3240 Sq.ft.

**BOUNDED ON:-**

North By: Plot No.18  
South By: 5 Feet Common Path  
East By: The Property belongs to Mr. K Kuppan (Plot No.19 East side)  
West By: 20 Feet Wide Road

Measuring to an extent of **1575 Sq.ft. Land with Building** is lying within the Registration District of South Chennai and Sub Registration District of Avadi.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact **Canara Bank Asset Recovery Management Branch I, Chennai** (Ph. No. 044 - 2849 6339 / 2849 6900) E-mail: [cb2361@canarabank.com](mailto:cb2361@canarabank.com) during office hours on any working day. Portal of E-Auction: <https://baanknet.com>

Date: **10.03.2026**

कृते कनरा बैंक एफ.ए.ए. CANARA BANK

**AUTHORISED OFFICER**  
Authorized Officer  
Asset Recovery Management Branch I, Chennai-18.  
Internal

ASSET RECOVERY MANAGEMENT BRANCH I,  
8<sup>TH</sup> FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL:[cb2361@canarabank.com](mailto:cb2361@canarabank.com) Website: [www.canarabank.com](http://www.canarabank.com)

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH I

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 10.03.2026

1. Name and Address of the Secured Creditor : Canara Bank,  
Asset Recovery Management Branch I,  
524, 8<sup>th</sup> Floor, Canara Towers,  
Anna Salai, Teynampet, Chennai - 600 018  
(Ph.No.044 - 2849 6339, 2849 6900)
2. Name and Address of the Borrowers and Guarantors :
  1. Mr Palani S  
S/O Shanmugam,  
No 12 I V Y Nagar,  
Tiruninravur, Poonamallee,  
Chennai- 602024
  2. Mrs Gunasundari P (Mortgagor)  
W/O Palani S  
No 12 I V Y Nagar,  
Tiruninravur, Poonamallee,  
Chennai- 602024
3. Total liabilities as on 09.03.2026 : Rs. 33,92,803.21 (Rupees Thirty Three lakhs Ninety Two thousand Eight hundred and Three and paise Twenty One only) with further interest and other incidental charges thereto incurred by the Bank
4. (a) Mode of Auction : Online Auction (E-Auction)  
(b) Details of Auction service provider : Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220/ 9892219848 / 8160205051, Email:support.baanknet@psballiance.com/ support.baanknet@procure247.com).  
(c) Date & Time of Auction : 27.03.2026 & Time 10:30 A.M. to 11:30 A.M.  
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)  
(d) Portal of E-Auction : <https://baanknet.com>
5. Reserve Price : Rs.39,00,000/- (Rupees Thirty Nine lakhs Only)
6. Earnest Money deposit : Rs.3,90,000/- (Rupees Three lakhs Ninety thousand Only).
7. The property can be inspected on : 24.03.2026





**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 Monet deposit (EMD) referred to in (e).
- b. The property/ies will be sold above the reserve price.
- c. The property can be inspected, with Prior Appointment with Authorised Officer, on **24.03.2026** between 11.00 A.M. & 4.00 P.M.
- 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 linked with latest Mobile Number and also register with digilocker mandatorily. For bidding in the above 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](mailto:support.baanknet@psballiance.com)).
- e. The intending bidders shall deposit Earnest Money deposit (EMD), 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 26.03.2026 till 5.00 PM**
- f. 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. 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.50,000/-** 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, **ARM branch**, IFSC Code **CNRB0002361**.
- 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

Internal



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 **24.03.2026** between 11.00 A.M. & 4.00 P.M.
- 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 Canara Bank, Asset Recovery Management Branch I, 524, 8<sup>th</sup> Floor, Canara Towers, Anna Salai, Teynampet, Chennai - 600 018. (Ph.No.044 - 2849 6339, 2849 6900) OR the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051, Email : support.baanknet@psballiance.com/ support.baanknet@procure247.com).
- q. In case the date of auction falls on a public holiday or remains closed for the Bank, the auction shall be conducted on the next working day of the bank.

**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 : Chennai  
Date : 10.03.2026

कृत केनरा बैंक For CANARA BANK  
Authorised Officer  
**AUTHORISED OFFICER**  
CANARA BANK

Internal

(A GOVERNMENT OF INDIA UNDERTAKING)  
COVERING LETTER TO SALE NOTICE  
ASSET RECOVERY MANAGEMENT BRANCH I

Ref: VR 13/ E-AUCTION/JJ TRADERS /FY 2025 - 26

Date: 10.03.2026

To

1. M/S. JJ Traders represented by its proprietor Mr.J.Janakiraman  
248 Arcot Road, Kavanur, Arcot Taluk,  
Presently Ranipet District (Previously Vellore Dt)  
Tamil Nadu 632507
2. Mr. Janakiraman J  
54/30 Bharathi Nagar,  
Kavanur Post, Arcot Taluk,  
Presently Ranipet District (Previously Vellore Dt)  
Tamil Nadu 632507
3. Smt. J. Anitha @ Saraswathi  
W/O Janakiraman J,  
54/30 Bharathi Nagar,  
Kavanur Post, Arcot Taluk,  
Presently Ranipet District (Previously Vellore Dt)  
Tamil Nadu 632507

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, the Authorized Officer, **Canara Bank, Kavanur branch** had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to **Kavanur branch** of Canara bank. The account has since been transferred to **Asset Recovery Management Branch I, Chennai**.

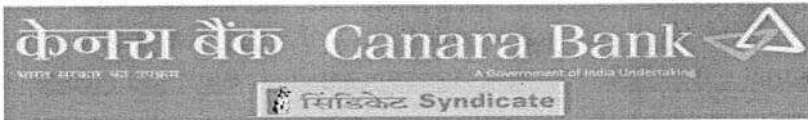
The undersigned proposes to sell the assets (through e-auction) more fully described in the Sale Notice. Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice (e-auction notice) containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act / or any other law in force.

Yours faithfully,  
For CANARA BANK

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

Internal



(A GOVERNMENT OF INDIA UNDERTAKING)  
ASSET RECOVERY MANAGEMENT BRANCH I

SALE NOTICE

**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 and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic possession** of which has been taken by the Authorised Officer of **Kavanur branch**, since transferred to **Asset Recovery Management Branch I, Chennai** of the Canara Bank, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on **27.03.2026**, (Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)) for recovery of **Rs. 31,37,455.30 (Rupees Thirty One lakhs Thirty Seven thousand Four hundred and Fifty five and paise Thirty only)** due as on **28.02.2026** with further interest and other incidental charges thereto incurred by the bank to the Asset Recovery Management Branch I, Chennai of Canara Bank from borrower **M/s J J Traders represented by its Proprietor Mr. Janakiraman J guaranteed by Smt J Anitha@ Saraswathi.**

The Reserve Price will be: **Rs. 21,25,000/- (Rupees Twenty One lakhs Twenty five Only)** and the Earnest Money Deposit will be: **Rs.2,12,500/- (Rupees two lakhs Twelve Thousand and five Hundred Only).** The Earnest Money Deposit shall be deposited on or before **26.03.2026 by 5.00 PM.**

**DETAILS OF PROPERTY:**

**Property in the name of Smt.Anitha@ Saraswathi:**

All that Piece and Parcel of the **Land and Building** situated at Plot No:29 Bharathi Nagar, Kavanoor Village, Arcot Taluk, Presently Ranipet District (Previously Vellore District) Survey No. 496/2, 496/3, New Sub survey Division No. 496/2A, East to West on both sides 27 feet North to south on both sides 50 feet Total 1350 Sq. ft, Building 1073 Sq. ft. including Portico.

Boundaries

To the North of the: Plot No. 34

To the South of the: Street

To the East of the: Plot No. 28

To the West of the: Plot No. 30

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact **Canara Bank Asset Recovery Management Branch I, Chennai** (Ph. No. 044 - 2849 6339 / 2849 6900) E-mail: **cb2361@canarabank.com** during office hours on any working day. Portal of E-Auction: **<https://baanknet.com>**

Date : **10.03.2026**

कृते केनरा बैंक For CANARA BANK  
Authorised Officer  
ARM Branch, Chennai-18.  
**AUTHORISED OFFICER**

Internal

ASSET RECOVERY MANAGEMENT BRANCH I,  
8TH FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL:cb2361@canarabank.com Website: [www.canarabank.com](http://www.canarabank.com)

**A GOVERNMENT OF INDIA UNDERTAKING)**

**ASSET RECOVERY MANAGEMENT BRANCH I**

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 10.03.2026**

1. **Name and Address of the Secured Creditor** : Canara Bank,  
Asset Recovery Management Branch I,  
524, 8<sup>th</sup> Floor, Canara Towers,  
Anna Salai, Teynampet, Chennai - 600 018  
(Ph.No.044 - 2849 6339, 2849 6900)
2. **Name and Address of the Borrowers and Guarantors** :
  1. **M/S. J J Traders represented by its proprietor Mr.J.Janakiraman**  
248 Arcot Road, Kavanur, Arcot Taluk,  
Presently Ranipet District (Previously Vellore Dt)  
Tamil Nadu 632507
  2. **Mr. Janakiraman J**  
54/30 Bharathi Nagar,  
Kavanur Post, Arcot Taluk,  
Presently Ranipet District (Previously Vellore Dt)  
Tamil Nadu 632507
  3. **Smt. J. Anitha @ Saraswathi W/O Janakiraman J,**  
54/30 Bharathi Nagar,  
Kavanur Post, Arcot Taluk,  
Presently Ranipet District (Previously Vellore Dt)  
Tamil Nadu 632507
3. **Total liabilities as on 28.02.2026** : **Rs. 31,37,455.30 (Rupees Thirty One lakhs Thirty Seven thousand Four hundred and Fifty five and paise Thirty only)** with further interest and other incidental charges thereto incurred by the Bank
4. **(a) Mode of Auction** : Online Auction (E-Auction)  
**(b) Details of Auction service provider** : Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220/ 9892219848 / 8160205051, Email:support.baanknet@psballiance.com/ support.baanknet@procure247.com).  
**(c) Date & Time of Auction** : **27.03.2026 & Time 10:30 A.M. to 11:30 A.M.**  
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)  
**(d) Portal of E-Auction** : <https://baanknet.com>

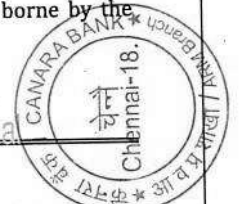




5. Reserve Price : Rs. 21,25,000/- (Rupees Twenty One lakhs Twenty five Only)
6. Earnest Money deposit : Rs. 2,12,500/- (Rupees two lakhs Twelve Thousand and five Hundred Only)
7. The property can be inspected on : 24.03.2026

#### 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 (e).
- b. The property/ies will be sold above the reserve price.
- c. The property can be inspected, with Prior Appointment with Authorised Officer, on 24.03.2026 between 11.00 A.M. & 4.00 P.M.
- 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 linked with latest Mobile Number and also register with digilocker mandatorily. For bidding in the above 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](mailto:support.baanknet@psballiance.com)).
- e. The intending bidders shall deposit Earnest Money deposit (EMD), 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 26.03.2026 till 5.00 PM
- f. Auction would commence at Reserve price, as mentioned above. Bidders shall improve their offers in multiples 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. 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. 50,000/- 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, ARM branch, IFSC Code CNRB0002361.
- 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 **24.03.2026** between 11.00 A.M. & 4.00 P.M.
- 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 **Canara Bank, Asset Recovery Management Branch I, 524, 8<sup>th</sup> Floor, Canara Towers, Anna Salai, Teynampet, Chennai - 600 018.** (Ph.No.044 - 2849 6339, 2849 6900) OR the service provider **Baanknet (M/s PSB Alliance Pvt. Ltd),** (Contact No. **7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051,** Email : **support.baanknet@psballiance.com/ support.baanknet@procure247.com**).
- q. In case the date of auction falls on a public holiday or remains closed for the Bank, the auction shall be conducted on the next working day of the bank.

**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 : Chennai  
Date : **10.03.2026**

कृते केनरा बैंक For CANARA BANK

Authorised Officer  
**AUTHORISED OFFICER,**  
**CANARA BANK**

Internal

(A GOVERNMENT OF INDIA UNDERTAKING)  
COVERING LETTER TO SALE NOTICE  
ASSET RECOVERY MANAGEMENT BRANCH I

Ref: SR 157/ E-AUCTION/ Arokiadoss /FY 2025 - 26

Date : 02.03.2026

To

1. Mr.M.Arokia Doss (mortgagor)  
26/8, 6<sup>th</sup> street, Rangarajapuram,  
Saidapet, Chennai - 600015.
2. Mrs.V.Nandhakumari  
W/o, Mr.Arokia Doss,  
26/8, 6<sup>th</sup> street, Rangarajapuram,  
Saidapet, Chennai - 600015.

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, the Authorized Officer, Canara Bank, **Abhirampuram branch** had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to **Abhirampuram branch** of Canara bank. The account has since been transferred to **Asset Recovery Management Branch I, Chennai**.

The undersigned proposes to sell the assets (through e-auction) more fully described in the 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.

This is without prejudice to any other rights available to the Bank under the subject Act / or any other law in force.

Yours faithfully,  
कृते केनरा बैंक For CANARA BANK

AUTHORISED OFFICER  
CANARA BANK

ENCLOSURE - SALE NOTICE

Internal



(A GOVERNMENT OF INDIA UNDERTAKING)  
ASSET RECOVERY MANAGEMENT BRANCH I

SALE NOTICE

**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 and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic possession** of which has been taken by the Authorised Officer of **Abhirampuram branch**, since transferred to **Asset Recovery Management Branch I, Chennai** of the Canara Bank, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on **07.04.2026**, (Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)) for recovery of **Rs.43,06,143.19 (Rupees Forty Three lakhs Six thousand One hundred and Forty Three and paise Nineteen only)** due as on **15.02.2026** with further interest and other incidental charges thereto incurred by the bank to the Asset Recovery Management Branch I, Chennai of Canara Bank from **Mr.ArokiaDoss and Mrs.V.Nandhakumari**

The Reserve Price will be: **Rs.31,50,000/- (Rupees Thirty One lakhs Fifty thousand Only)** and the Earnest Money Deposit will be: **Rs.3,15,000/- (Rupees Three lakhs Fifteen thousand Only).**

The Earnest Money Deposit shall be deposited on or before **06.04.2026** by 5.00 PM.

**DETAILS OF PROPERTY:**

**Property in the name of Mr.ArokiaDoss:**

All that piece and parcel of residential flat No.G1, Ground Floor, measuring an extent of 720 sq.ft in plinth area and measuring an extent of 275 sq.ft UDS in 1535 sq.ft (as per documents 1592 sq.ft) in land, comprised in TS No.1/14 as per patta New TS no.1/79 situated at No.26/8 Rangarajapuram 6<sup>th</sup> street Venkatapuram Saidapet Chennai - 600015 Mambalam - Guindy Taluk Chennai district

**Boundaries:**

North by : 6<sup>th</sup> street  
South by : House belonging to Mr.Lakshmanan  
East by : Remaining portion of land belonging to Mr.Selvarangaraja  
West by : Sandipal House

And situated within the Registration district of Chennai South and Sub Registration district of Adayar.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact **Canara Bank Asset Recovery Management Branch I, Chennai** (Ph. No. 044 - 2849 6339 / 2849 6900) E-mail: [cb2361@canarabank.com](mailto:cb2361@canarabank.com) during office hours on any working day. Portal of E-Auction: <https://baanknet.com>

Date : **02.03.2026**

कृते केनरा बैंक For CANARA BANK  
Authorised Officer  
ABM Branch, Chennai-18.  
**AUTHORISED OFFICER**  
Internal

ASSET RECOVERY MANAGEMENT BRANCH I,  
8<sup>TH</sup> FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL:[cb2361@canarabank.com](mailto:cb2361@canarabank.com) Website: [www.canarabank.com](http://www.canarabank.com)

**(A GOVERNMENT OF INDIA UNDERTAKING)  
ASSET RECOVERY MANAGEMENT BRANCH I**

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 02.03.2026**

- 1. Name and Address of the Secured Creditor** : Canara Bank,  
Asset Recovery Management Branch I,  
524, 8<sup>th</sup> Floor, Canara Towers,  
Anna Salai, Teynampet, Chennai – 600 018  
(Ph.No.044 - 2849 6339, 2849 6900)
- 2. Name and Address of the Borrowers and Guarantors** : **1. Mr.M.Arokia Doss (mortgagor)**  
26/8, 6<sup>th</sup> street, Rangarajapuram,  
Saidapet, Chennai – 600015.  
**2. Mrs.V.Nandhakumari**  
W/o, Mr.Arokia Doss,  
26/8, 6<sup>th</sup> street, Rangarajapuram,  
Saidapet, Chennai – 600015.
- 3. Total liabilities as on 15.02.2026** : **Rs.43,06,143.19 (Rupees Forty Three lakhs Six thousand One hundred and Forty Three and paise Nineteen only)** with further interest and other incidental charges thereto incurred by the Bank
- 4. (a) Mode of Auction** : Online Auction (E-Auction)  
**(b) Details of Auction service provider** : Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220/ 9892219848 / 8160205051, Email:support.baanknet@psballiance.com/ [support.baanknet@procure247.com](mailto:support.baanknet@procure247.com)).  
**(c) Date & Time of Auction** : **07.04.2026 & Time 10:30 A.M. to 11:30 A.M.**  
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)  
**(d) Portal of E-Auction** : <https://baanknet.com>
- 5. Reserve Price** : **Rs.31,50,000/- (Rupees Thirty One lakhs Fifty thousand Only)**
- 6. Earnest Money deposit** : **Rs.3,15,000/- (Rupees Three lakhs Fifteen thousand Only).**
- 7. The property can be inspected on** : **02.04.2026**



Internal



### 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 Monet deposit (EMD) referred to in (e).
- b. The property/ies will be sold above the reserve price.
- c. The property can be inspected, with Prior Appointment with Authorised Officer, on **02.04.2026** between 11.00 A.M. & 4.00 P.M.
- 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 linked with latest Mobile Number and also register with digilocker mandatorily. For bidding in the above 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](mailto:support.baanknet@psballiance.com)).
- e. The intending bidders shall deposit Earnest Money deposit (EMD) , 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 06.04.2026 till 5.00 PM**
- f. 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. 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.50,000/-** 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, **ARM branch**, IFSC Code **CNRB0002361**.
- 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

Internal

- 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 **02.04.2026** between 11.00 A.M. & 4.00 P.M.
- 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 **Canara Bank, Asset Recovery Management Branch I, 524, 8<sup>th</sup> Floor, Canara Towers, Anna Salai, Teynampet, Chennai - 600 018.** (Ph.No.044 - 2849 6339, 2849 6900) OR the service provider **Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051, Email : support.baanknet@psballiance.com/ support.baanknet@procure247.com).**
- q. In case the date of auction falls on a public holiday or remains closed for the Bank, the auction shall be conducted on the next working day of the bank.

**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 : Chennai  
Date : **02.03.2026**

कृते केनरा बैंक For CANARA BANK  
**AUTHORISED OFFICER**  
**CANARA BANK**

Internal

**(A GOVERNMENT OF INDIA UNDERTAKING)  
COVERING LETTER TO SALE NOTICE  
ASSET RECOVERY MANAGEMENT BRANCH I**

Ref : **SR 159/ E-AUCTION/ Roshan CONST /FY 2025 - 26**

Date : **02.03.2026**

To

1. **M/s Roshan Constructions represented by its proprietor  
Mr.ArokiaDoss**  
26/8, 6<sup>th</sup> street, Rangarajapuram,  
Saidapet, Chennai - 600015.
2. **Mr.M.Arokia Doss**  
26/8, 6<sup>th</sup> street, Rangarajapuram,  
Saidapet, Chennai - 600015.
3. **M/s Nandha catering Services represented by its proprietrix  
Mrs.V.Nandhakumari**  
26/8, 6<sup>th</sup> street, Rangarajapuram,  
Saidapet, Chennai - 600015.
4. **Mrs.V.Nandhakumari (mortgagor)  
W/o, Mr.Arokia Doss,**  
26/8, 6<sup>th</sup> street, Rangarajapuram,  
Saidapet, Chennai - 600015.

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, the Authorized Officer, Canara Bank, **Abhirampuram branch** had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to **Abhirampuram branch** of Canara bank. The account has since been transferred to **Asset Recovery Management Branch I, Chennai**.

The undersigned proposes to sell the assets (through e-auction) more fully described in the 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.

This is without prejudice to any other rights available to the Bank under the subject Act / or any other law in force.

Yours faithfully,

कृते केनरा बैंक For CANARA BANK

**AUTHORISED OFFICER**

**CANARA BANK**  
Asset Branch, Chennai-18  
ENCLOSURE - SALE NOTICE

Internal



(A GOVERNMENT OF INDIA UNDERTAKING)  
ASSET RECOVERY MANAGEMENT BRANCH I

SALE NOTICE

**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 and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic possession** of which has been taken by the Authorised Officer of **Abhirampuram branch**, since transferred to **Asset Recovery Management Branch I, Chennai** of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **07.04.2026**, (Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)) for recovery of **Rs.72,03,059 (Rupees Seventy Two lakhs Three thousand and Fifty nine)** due as on **31.01.2026** with further interest and other incidental charges thereto incurred by the bank to the Asset Recovery Management Branch I, Chennai of Canara Bank from borrower **M/s Roshan Constructions** represented by its proprietor **Mr.ArokiaDoss** and **M/s Nandha catering Services** represented by its proprietrix **Mrs.V.Nandhakumari**

The Reserve Price will be: **Rs.30,60,000/- (Rupees Thirty lakhs Sixty Thousand Only)** and the Earnest Money Deposit will be: **Rs.3,06,000/- (Rupees Three lakhs Six thousand Only).**

The Earnest Money Deposit shall be deposited on or before **06.04.2026** by **5.00 PM**.

**DETAILS OF PROPERTY:**

**Property in the name of Mrs.V.Nandhakumari:**

All that piece and parcel of residential flat No.G2, Ground Floor, measuring an extent of 720 sq.ft in plinth area and measuring an extent of 275 sq.ft UDS in 1535 sq.ft (as per documents 1592 sq.ft) in land , comprised in TS No.1/14 as per patta New TS no.1/79 situated at No.26/8 Rangarajapuram 6<sup>th</sup> street Venkatapuram Saidapet Chennai - 600015 Mambalam - Guindy Taluk Chennai district

Boundaries:

North by : 6<sup>th</sup> street  
South by : House belonging to Mr.Lakshmanan  
East by : Remaining portion of land belonging to Mr.Selvarangaraja  
West by : Sandipal House

And situated within the Registration district of Chennai South and Sub Registration district of Adayar.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact **Canara Bank Asset Recovery Management Branch I, Chennai** (Ph. No. 044 - 2849 6339 / 2849 6900) E-mail: [cb2361@canarabank.com](mailto:cb2361@canarabank.com) during office hours on any working day. Portal of E-Auction: <https://baanknet.com>

Date : **02.03.2026**

कृते केनरा बैंक For CANARA BANK  
**AUTHORISED OFFICER**  
Authorised Officer  
ARM Branch, Chennai-18.  
Internal

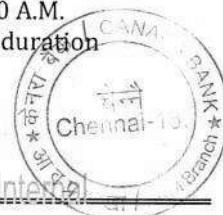
ASSET RECOVERY MANAGEMENT BRANCH I,  
8<sup>TH</sup> FLOOR CANARA TOWERS, NO: 524, ANNA SALAI, CHENNAI - 600 018.  
Tel.No.2849 6339, 2849 6900. E-MAIL:[cb2361@canarabank.com](mailto:cb2361@canarabank.com) Website: [www.canarabank.com](http://www.canarabank.com)



**(A GOVERNMENT OF INDIA UNDERTAKING)  
 ASSET RECOVERY MANAGEMENT BRANCH I**

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 02.03.2026**

1. **Name and Address of the Secured Creditor** : Canara Bank,  
 Asset Recovery Management Branch I,  
 524, 8<sup>th</sup> Floor, Canara Towers,  
 Anna Salai, Teynampet, Chennai – 600 018  
 (Ph.No.044 - 2849 6339, 2849 6900)
  
2. **Name and Address of the Borrowers and Guarantors** :
  1. **M/s Roshan Constructions**  
 represented by its proprietor  
**Mr.ArokiaDoss**  
 26/8, 6<sup>th</sup> street, Rangarajapuram,  
 Saidapet, Chennai – 600015.
  
  2. **Mr.M.Arokia Doss**  
 26/8, 6<sup>th</sup> street, Rangarajapuram,  
 Saidapet, Chennai – 600015.
  
  3. **M/s Nandha catering Services**  
 represented by its proprietrix  
**Mrs.V.Nandhakumari**  
 26/8, 6<sup>th</sup> street, Rangarajapuram,  
 Saidapet, Chennai – 600015.
  
  4. **Mrs.V.Nandhakumari (mortgagor)**  
**W/o, Mr.Arokia Doss,**  
 26/8, 6<sup>th</sup> street, Rangarajapuram,  
 Saidapet, Chennai – 600015.
  
3. **Total liabilities as on 31.01.2026** : **Rs.72,03,059 (Rupees Seventy Two lakhs Three thousand and Fifty nine)** with further interest and other incidental charges thereto incurred by the Bank
  
4. (a) **Mode of Auction** : Online Auction (E-Auction)
  
- (b) **Details of Auction service provider** : **Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220/ 9892219848 / 8160205051, Email:support.baanknet@psballiance.com/ support.baanknet@procure247.com).**
  
- (c) **Date & Time of Auction** : **07.04.2026 & Time 10:30 A.M. to 11:30 A.M.**  
 (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
  
- (d) **Portal of E-Auction** : **<https://baanknet.com>**





5. Reserve Price : **Rs.30,60,000/- (Rupees Thirty lakhs Sixty Thousand Only)**
6. Earnest Money deposit : **Rs.3,06,000/- (Rupees Three lakhs Six thousand Only)**
7. The property can be inspected on : **02.04.2026**

#### 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 (e).
- b. The property/ies will be sold above the reserve price.
- c. The property can be inspected, with Prior Appointment with Authorised Officer, on **02.04.2026** between 11.00 A.M. & 4.00 P.M.
- 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 linked with latest Mobile Number and also register with digilocker mandatorily. For bidding in the above 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](mailto:support.baanknet@psballiance.com)).
- e. The intending bidders shall deposit Earnest Money deposit (EMD), 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 06.04.2026 till 5.00 PM**
- f. Auction would commence at Reserve price, as mentioned above. Bidders shall improve their offers in multiples 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. 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.50,000/-** 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, **ARM branch**, IFSC Code **CNRB0002361**.
- 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 **02.04.2026** between 11.00 A.M. & 4.00 P.M.
- 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 **Canara Bank, Asset Recovery Management Branch I, 524, 8<sup>th</sup> Floor, Canara Towers, Anna Salai, Teynampet, Chennai - 600 018.** (Ph.No.044 - 2849 6339, 2849 6900) OR the service provider **Baanknet (M/s PSB Alliance Pvt. Ltd),** (Contact No. **7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051,** Email : **support.baanknet@psballiance.com/ support.baanknet@procure247.com**).
- q. In case the date of auction falls on a public holiday or remains closed for the Bank, the auction shall be conducted on the next working day of the bank.

**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 : Chennai  
Date : 02.03.2026

केनरा बैंक For CANARA BANK  
Authorised Officer  
ARM Branch, Chennai-18.  
**AUTHORISED OFFICER**  
**CANARA BANK**

Internal