

TIRUTTANI BRANCH (DPC: 3799)

NO 97/2B, CHITTOOR ROAD

TIRUTTANI - 631 209.

Ph: 044-27945255/6374377285

Email:cb3799@canarabank.com



REF: 126/SALE NOTICE/E-AUCTION/USHARANI

DATE: 02.03.2026

To,

Ms. Usha Rani

W/o V Lakshmipathy(Late)

NO.1/64, BajanaiKoilstreet,

A M Puram Village,

Tiruttani Taluk 631209.

Mr. Munsuamy

S/o Mr. Subramani

NO.66, RamarKoilstreet,

A M Puram Village

Tiruttani -631209

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 Authorised 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 **"CANARA BANK, TIRUTTANI Branch.**

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 thereunder, 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 **15 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,

A handwritten signature in blue ink, appearing to read 'M. Munsuamy'.

AUTHORISED OFFICER

CANARA BANK

Encl: SALE NOTICE

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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 that the below described immovable property mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorized Officer of **TIRUTTANI Branch** of the **Canara Bank** will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **24.03.2026 (Time 11.30 a.m. to 12.30 p.m.)** for recovery of **Rs. 12,59,175.55 /-** (Rupees Twelve Lakh Fifty Nine Thousand One Hundred Seventy Five and Paise Fifty Five only) as on **12.02.2026** plus further interest thereon due to the **TIRUTTANI Branch** of Canara Bank, from **Borrower:Ms. Usha Rani W/o V Lakshmipathy (Late) and Mr.Munsuamy S/o Mr.Subramani. There are no known encumbrances as per knowledge of Bank.**

DETAILS OF SECURITY ASSETS:

Property: (Owned by Mrs. V. Usharani)

All that piece and parcel of property in Thiruvallur District, Tiruttani Taluk, Kancheepuram registration district, Tiruttani Sub Registration District, Alamelumangapuram Village accounts in S.NO 153/22 an extent of 0-17 cents out of 0-45 cents.

Bounded on the

North by : Lakshmipathy and Ramamoorthy's,
South by : Desan Land,
East by : Ramadoss Land
West by : Ramamoorthy Land

Measurements:

East to West on both sides 31 Feet;
North to South on both sides 28.6” Feet in Total 886 Sq.Ft
Situated within the limits of Tiruttani Municipality

The reserve price will be **Rs.29,00,000/- (Rupees Twenty Nine Lakh only)** and the earnest money deposit will be **Rs. 2,90,000/- (Rupees Two Lakh Ninety Thousand only)**. The Earnest Money Deposit shall be deposited on or before **23.03.2026 till 4.00 p.m.**

For detailed terms and conditions of the sale please refer the link “E-Auction” provided in Canara Bank’s website (www.canarabank.com) or may contact **Chief Manager, Canara Bank, TIRUTTANI Branch (Ph.No:6374377285)** during office hours on any working day. Portal of E-Auction: <https://www.baanknet.com/>

Date: 02.03.2026

Place:Thiruvallur


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CANARA BANK

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केनरा बैंक Canara Bank

भारत सरकार का उपकार

A Government of India Undertaking

सिंडिकेट Syndicate

REF:126/SALE NOTICE/E-AUCTION/USHARANI

DATE: 02.03.2026

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 02.03.2026

1.	Name and Address of the secured creditor	CANARA BANK, TIRUTTANI BRANCH
2.	Name and Address of the Borrower	Ms. Usha Rani W/o V Lakshmipathy(Late) NO.1/64, BajanaiKoil street, A M Puram Village, Tiruttani Taluk 631209. Mr. Munsuamy S/o Mr. Subramani NO.66, RamarKoil street, A M Puram Village Tiruttani -631209
3.	Total Liabilities as on 12.02.2026	Rs. 12,59,175.55 /- (Rupees Twelve Lakh Fifty Nine Thousand One Hundred Seventy Five and Paisa Fifty Five 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	M/s PSB Alliance (Ebkray)
	c. Date & Time of Auction	24.03.2026 (Time 11.30 a.m. to 12.30 p.m.)
	d. Portal of E-Auction	<u>https://www.baanknet.com/</u>
5.	Reserve price	Rs.29,00,000/- (Rupees Twenty Nine Lakh only)
6.	Earnest Money deposit(EMD)	2,90,000/- (Rupees Two Lakh Ninety Thousand only)
7.	Last date for submission of Bids	On or Before 23.03.2026 till 4 pm
8.	Date and time of inspection of property for intending purchasers	23.03.2026 (between 11.00 am to 4.00 pm With prior appointment with Authorised officer)

OTHER TERMS AND CONDITIONS

- Auction/bidding shall be only through "Online Electronic Bidding" through the website **<https://www.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 Authorised Officer, from **23.03.2026 (between 11.00 am to 4.00 pm)**.
- 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.
- EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, CanaraBank, TIRUTTANI Branch OR shall be deposited through

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RTGS/NEFT/Fund Transfer to credit of account of Canara Bank TIRUTTANI Branch , A/c No. 209272434, IFSC Code: CNRB0003799 on or before 23.03.2026 , till 4.00 pm.

- e) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider **M/s PSB Alliance (Ebkray), Contact No- 8291220220, email id: support.ebkray@psballiance.com**
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details **on or before 23.03.2026, till 4.00 pm.**, to Canara Bank, TIRUTTANI Branch, by hand or by email.
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - Bidders Name. Contact No. Address, E Mail Id.
 - Bidder's A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal **<https://www.baanknet.com/>** and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider **M/s PSB Alliance (Ebkray), Contact No- 8291220220, email id: support.ebkray@psballiance.com**
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.25,000/- 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 favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- j) 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.
- k) For sale proceeds of Rs.50.00 lacs and above, the successful bidder will have to deduct TDS at the rate as applicable under Section 194 – IA, on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- m) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

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- n) The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of the property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized Officer or the banks shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property, or any other dues to the Government or anyone else in respect of the said properties.
- o) The Sale Certificate shall be issued in the same name in which the bid is submitted.
- p) On receipt of sale certificate, the purchaser shall take all necessary steps and make arrangements for registration of the property. All charges for conveyance, the existing and future Statutory Dues, if any payable by the borrower, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. The purchaser is liable to incur the dues of the Local Self Government / other dues payable to the Government if any, informed subsequently.
- q) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank, Tiruttani Branch who, as a facilitating centre, shall make necessary arrangements.

For further details contact, Canara Bank, **TIRUTTANI Branch (Ph:6374377285), E-mail:cb3799@canarabank.com** or the service provider **M/s PSB Alliance (Ebkray), Contact No-8291220220, email id: support.ebkray@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.

Date: 02.03.2026
Place: Thiruvallur


AUTHORISED OFFICER
CANARA BANK