

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

Ref : ARME-AUCTION/CAMBRIYA/FY 2025 - 26/06

Date : 02.04.2026

To

M/s.Cambriya Homes
113/2, Nehru Street,
Kandanchavadi,
Chennai
Tamil Nadu 600096

V Karthikeyan
No.2, Nehru Street,
Kanthan Savadi,
Perungudi,
Kancheepuram 600096

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 of Canara Bank, Thousand Lights Branch, had taken possession of the assets described in the 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 them. The account since transferred to Asset Recovery Management Branch I, Chennai.

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

In furtherance of the earlier notice with **Reference No. ARME-AUCTION/CAMBRIYA/FY 2025 - 26/05 dated 02.03.2026**; 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

प्रधिकृत अधिकारी / Authorised Officer
आ व प्र शाखा चेन्नै-18 / ARM Branch, Chennai-18.

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

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(A GOVERNMENT OF INDIA UNDERTAKING)
ASSET RECOVERY MANAGEMENT BRANCH
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 / constructive** possession of which has been taken by the Authorised Officer of **Thousand Lights Branch** of the Canara Bank, will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **21.04.2026**, (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. 2,50,30,501.32/- (Two Crores Fifty Lakhs Thirty Thousand Five Hundred One and Paise Thirty Two Only)** due as on **31.03.2026** to the **Asset Recovery Management Branch, Chennai I** of Canara Bank from **M/s Cambriya Homes and Prop V Karthikeyan**.

The Reserve Price will be:

Property 1: **Rs.68,00,000/- (Rupees Sixty Eight Lakhs only)**

Property 2: **Rs.57,00,000/- (Rupees Fifty Seven Lakhs Only)**

The Earnest Money Deposit will be:

Property 1: **Rs.6,80,000 /- (Rupees Six Lakhs Eighty Thousand Only)**

Property 2: **Rs.5,70,000 /- (Rupees Five Lakhs Seventy Thousand Only)**

The Earnest Money Deposit shall be deposited on or before **20.04.2026** by **5.00 PM**.

Details of Property:

Property 1:

Property in the name of **V Karthikeyan** vide Sale deed **No.17736/2021**

Schedule A Property
(Total Property)

All That Piece And Parcel Of Vacant Land Situated **No.15, Chemmencheri Village, Thiruvudanthai Group, Thiruporur Taluk, Chengalpeta District, Comprised In Survey No.63/3E, 63/3F As Per Patta No.2478 New Survey Nos.63/3E2, 63/3F2 Bearing Plot No.6 & 7 Measuring An Extent Of 8150 Sq.Ft (Approved By MLPA Ne Ka No.4838/2018/A1, Dated 13.02.2019)**

Bounded On The
North By : 20 Feet Road
South By : 20 Feet Road
East By : 30 Feet Road
West By : Farm Land No.8

Admeasuring

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Northern Side 87 Feet
Southern Side : 81 Feet
Eastern Side : 99.6 Feet
Western Side : 94.6 Feet

And Situated Within The Sub Registration District Of Tiruporur And Registration District Of Chengelpet

**Schedule 'B' Property
(Property To Be Auctioned)**

All That Piece And Parcel Of The Property Being Land And Building With Plot No. 1A Consisting Of 1070 Sq. Ft Built Up Area In 852 Sq. Ft Of Land And Plot No.1B Consisting Of 1276 Sq. Ft Built Up Area In 770 Sq.Ft Of Land As Per Sub Division Approval By Se Mu Na Ka No.3121/B1 Dated 05.10.2021 Situated At No.15, Chemmancheri Village, Thiruvadanthai Group, Thiruporur Taluk, Chengalpet District, Comprised In Survey No.63/3E2B, As Per Patta No.3484 New Survey Nos.63/3E2B Bearing Plot No.1 Measuring A Total Extent Of 1622 Sq.Ft (Approved By MLPA Na Ka No.4838/2018 A1, Dated 13.02.2019 Measuring And Bounded On The

North By : 20 Ft Road
South By : Plot No 6
East By : 30 Ft Road
West By : Plot No 2

Situated Within The Registration District Of Chennai Soputh And Sub Registration District Of Thiruporur

Property 2:

Property in the name of V Karthikeyan vide Sale deed No.15033/2021

All That Piece And Parcel of Land And Building Bearing Plot No.42, Measuring An Extent Of 968 Square Feet, Comprised In Survey No.1351/3B Under Patta No.3850 In The Layout Named 'SERASA SPRINGFIELD AVENUE' Approved By Ma.Va./Maa.Voo.Thee.Koo (Chei.Maa) No.29/2021 Dated 8.7.2021 Situated At THAIYUR B Village Tiruporur Taluk Chengalpet District, And Bounded On The

North By : Plot No.38
South By : 7.2 Metre Road
East By : Plot No.40 And 41
West By : Plot No.43

Measuring

North By : 24 Ft
South By: 24 Ft
East By : 40.5 Ft
West By: 40.5 Ft

In All Measuring 968 Sq.Ft .

The Above Property Is Situated Within The Registration District Of Chengalpet And Registration Sub District Of Thiruporur

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in

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Canara Bank's website (www.canarabank.com) or may contact Canara Bank Asset Recovery Management Branch I, Chennai (Ph. No. 2849 6339, 2849 6900) E-mail: cb2361@canarabank.com during office hours on any working day.

Portal of E-Auction: <https://baanknet.com>

कृते केनरा बैंक For CANARA BANK

प्रधिकृत अधिकारी / Authorised Officer
आ व प्र शाखा चेन्नै-18. IARM Branch, Chennai-18.

AUTHORISED OFFICER
CANARA BANK

Date : 02.04.2026

Place : Chennai

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(A GOVERNMENT OF INDIA UNDERTAKING)
ASSET RECOVERY MANAGEMENT BRANCH

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 02.04.2026

1. Name and Address of the Secured Creditor : Canara Bank,
Asset Recovery Management Branch I,
No.524, 8th Floor, Canara Towers, Anna
Salai, Teynampet, Chennai 600018.
(Ph.No.044 - 2849 6339, 2849 6900)
2. Name and Address of the Borrowers and Guarantors : M/s.Cambriya Homes
113/2, Nehru Street,
Kandanchavadi,
Chennai
Tamil Nadu 600096

V Karthikeyan
No.2, Nehru Street,
Kanthan Savadi,
Perungudi,
Kancheepuram 600096
3. Total liabilities as on 31.03.2026 : Rs. 2,50,30,501.32/-(Two Crores Fifty Lakhs
Thirty Thousand Five Hundred One and
Paise Thirty Two 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 : 21.04.2026 & 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 : Property 1: Rs.68,00,000/- (Rupees Sixty
Eight Lakhs only)
Property 2: Rs.57,00,000/- (Rupees Fifty
Seven Lakhs Only)

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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 **13.04.2026** 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).
- 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 20.04.2026 till 5.00 PM**
- f. Auction would commence at Reserve price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.1,00,000/-**. 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.1,00,000/-** 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

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- 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 **13.04.2026** 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, 8th 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 : 02.04.2026

कृते केनरा बैंक For CANARA BANK

प्रधिकृत अधिकारी / Authorised Officer
आ व प्र शाखा चेन्नै-18. / A/M Branch, Chennai-18.

**AUTHORISED OFFICER
CANARA BANK**

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