



**ARM BRANCH MADURAI  
SALE NOTICE**

**E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002**

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Kuzhithurai Branch of the Canara Bank, will be sold on "As is where is", "As is what is" and " Whatever there is" on **28/04/2026** for recovery of **Rs 37,84,328.26 /-** (Rupees Thirty Seven Lakhs Eighty Four Thousand Three Hundred Twenty Eight and Paise Twenty Six only) as on 20/03/2026 with further interest from 21/03/2026 + cost due to the ARM Branch, Madurai of Canara Bank from **1. V Jerald, 2. Mary Sheeba 3. V Fredin John William**

The reserve price for **Property No.1** will be **Rs.34,00,000/-** (Rupees Thirty Four Lakh Only)

The earnest money deposit for **Property No.1** will be **Rs.3,40,000/-** (Rupees Three Lakh Forty Thousand Only)

The Earnest Money Deposit shall be deposited on or before **4.00 p.m. of 27/04/2026**.

**Description of the Immovable Property**

| Property NO. | Immovable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Name of the Title holder |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| 1.           | <p><b>ITEM NO 1 :</b> All part and parcel of the property at Kanyakumari District, Marthandam Registration, Munchirai Sub Registration Office , RS No 400/8 (Old No 57A), 3.5 cents of land and the building thereon of Pudhukadai Town panchayat in Killiyoor Taluk Bounded by<br/> South : East - West Pathway<br/> North : 3 cents property belonging to Maria rethinam &amp; Pankajakshi<br/> West : Property belonging to Selva kumar<br/> East : South-North Pathway</p> <p><b>ITEM NO 2 :</b> All that part and parcel of the property at Kanyakumari District, Marthandam Registration , Munchirau Sub Registration Office , RS No 400/8 (Old No 57A), 0.600 cents(24.288 sq.mt) of Pudhukadai Town Panchayat in Killiyoor Taluk bounded by<br/> South : Property belonging to Selvaraj<br/> North : Road<br/> West : Property belonging to Arulraj<br/> East : Pathway</p> | Jerald V                 |

Internal



For detailed terms and conditions of the sale please refer the website "<https://baanknet.com/>" or may contact Chief Manager, Canara Bank, ARM Branch, Madurai. (Ph. No. 0452-2335348 Cell No.94890 46509 during office hours on any working day).

Date : 06/04/2026

Place : Madurai

कृते केनरा बैंक / For CANARA BANK

अधिकृत अधिकारी / Authorized Officer  
ए आर एम शाखा, मदुरै / ARM Branch, Madurai.

 Authorized Officer  
Canara Bank

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# DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 06/04/2026

|     |                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                        |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | Name and Address of the Secured Creditor                                                                                                                                                                                                                                                                                         | Canara Bank, ARM Branch, St. Mary's Campus, Circle Office, First Floor, East Veli Street, Madurai - 625 001.                                                                                                                                                                                                                           |
| 2   | Name and Address of the Borrower (s)/ Guarantor(s)                                                                                                                                                                                                                                                                               | 1. V Jerald S/O Varghese 3/209 Chiriyavannanvilai Puthukadai, Kanyakumari 629171 (Phone : 8760287764)<br>2. Mary Sheeba W/O Jerald 3/209 Chiriyavannanvilai Puthukadai, Kanyakumari 629171 (Phone : 991093201)<br>3. V Fredin John William S/O Varghese 3/117F Chiriyavannanvilai, Puthukadai, Kanyakumari 629171 (Phone : 8903538996) |
| 3   | Total liabilities                                                                                                                                                                                                                                                                                                                | Rs 37,84,328.26 /- (Rupees Thirty Seven Lakhs Eighty Four Thousand Three Hundred Twenty Eight and Paise Twenty Six only) as on 20/03/2026 with further interest from 21/03/2026 + cost due                                                                                                                                             |
| 4a) | Mode of Auction :                                                                                                                                                                                                                                                                                                                | E-Auction                                                                                                                                                                                                                                                                                                                              |
| b)  | Details of Auction service provider :                                                                                                                                                                                                                                                                                            | M/s PSB Alliance (BAANKNET),<br>Mobile : 8291220220<br>Email : <a href="mailto:support.BAANKNET@psballiance.com">support.BAANKNET@psballiance.com</a>                                                                                                                                                                                  |
| c)  | Date & Time of Auction :                                                                                                                                                                                                                                                                                                         | 28/04/2026 & 12.00 p.m. to 01.00 p.m.                                                                                                                                                                                                                                                                                                  |
| d)  | Portal of E-Auction :                                                                                                                                                                                                                                                                                                            | <a href="https://baanknet.com/">https://baanknet.com/</a>                                                                                                                                                                                                                                                                              |
| 5a) | Reserve Price                                                                                                                                                                                                                                                                                                                    | The reserve price for Property No.1 will be Rs.34,00,000/- (Rupees Thirty Four Lakh Only)                                                                                                                                                                                                                                              |
| b)  | EMD & last date of deposit of EMD:                                                                                                                                                                                                                                                                                               | The earnest money deposit for Property No.1 will be Rs.3,40,000/- (Rupees Three Lakh Forty Thousand Only)<br>The Earnest Money Deposit shall be deposited on or before 4.00 p.m. of 27/04/2026.                                                                                                                                        |
| 6   | <b>Other terms and conditions :</b>                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                        |
| a)  | Auction/bidding shall be only through "Online Electronic Bidding" through the website <a href="https://baanknet.com/">https://baanknet.com/</a> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.                                                           |                                                                                                                                                                                                                                                                                                                                        |
| b)  | The property can be inspected, with prior appointment of Authorized Officer, ARM Branch, Madurai.                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                        |
| c)  | 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.                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                        |
| d)  | EMD amount of 10% of the Reserve Price is to be deposited 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 4.00 p.m. of 27/04/2026.                     |                                                                                                                                                                                                                                                                                                                                        |
| 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<br>M/s PSB Alliance (BAANKNET),<br>Mobile : 8291220220<br>Email : <a href="mailto:support.BAANKNET@psballiance.com">support.BAANKNET@psballiance.com</a> |                                                                                                                                                                                                                                                                                                                                        |



|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| f) | After payment of the EMD amount through M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan, the intending bidders should submit a copy of the following documents/details on or before <b>4.30 p.m. of 27/04/2026</b> to Canara Bank, ARM Branch, Madurai by hand or by email.<br>i) 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.<br>ii) Bidders Name, Contact No., Address, E Mail Id. |
| g) | The intending bidders should register their names at portal <a href="https://baanknet.com/">https://baanknet.com/</a> and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider<br><b>M/s PSB Alliance (BAANKNET),</b><br><b>Mobile : 8291220220</b><br><b>Email : <a href="mailto:support.BAANKNET@psballiance.com">support.BAANKNET@psballiance.com</a></b>                                                                                                                                                             |
| 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 <b>Rs.50,000/- (Rupees Fifty Thousand Only)</b> . 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 or on the next working day 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/her shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.                                                                                                               |
| k) | For sale proceeds of Rs. 50.00 lakhs (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.                                                                                                                                                                                                                                                                                                                                                                               |
| l) | All charges for conveyance, stamp duty/GST, registration charges, etc., as applicable shall be borne by the successful bidder only.                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| m) | Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction at any time without assigning any reason thereof.                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| n) | For further details contact <b>Authorized Officer, Canara Bank, ARM Branch, Madurai</b> (Ph. No. 0452-2335348, Cell No.94890 46509) E-mail id : <a href="mailto:cb6291@canarabank.com">cb6291@canarabank.com</a> OR the service provider<br><b>M/s PSB Alliance (BAANKNET),</b><br><b>Mobile : 8291220220</b><br><b>Email : <a href="mailto:support.BAANKNET@psballiance.com">support.BAANKNET@psballiance.com</a></b>                                                                                                                                                                               |

**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.

कृते केनरा बैंक / For CANARA BANK

अधिकृत अधिकारी / Authorized Officer  
ए आर एम ऑफिस, Madurai.  
**Authorized Officer**  
Canara Bank

ate: 06/04/2026  
ace : Madurai

Internal