केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: CB/BARGUR/SARFAESI/SALE/SUMITHRA/APR./2026-27 Date: 18-04-2026

To,

1)Mrs SUMITHRA, **----Borrower---**
W/O NAGARAJ,
D.No. 5/144,KAPPALVADI,
VENKATASAMUTHIRAM,
SIGARALAPALLI,
BARGUR,
KRISHNAGIR - 635104

2) Mrs. MADHAMMAL J, **----Guarantor-----**
W/O JAYARAMAN,
D.No. 5/144,KAPPALVADI,
VENKATASAMUTHIRAM,
SIGARALAPALLI,
BARGUR,
KRISHNAGIR - 635104

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[1].

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As you are aware, I on behalf of **Canara Bank, Bargur Branch** have taken possession of the mortgaged 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 our **Bargur Branch** of Canara Bank.

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

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice being published in the newspaper containing the 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,

Authorised Officer,
Canara Bank

ENCLOSURE – SALE NOTICE

केनरा बैंक Canara Bank

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ANNEXURE - 13
(Auction Sale Notice for Sale of Immovable Properties)

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

1) Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of **Bargur Branch** of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **12-05-2026**, for recovery of **Rs. 18,38,974.17 (Eighteen Lakhs Thirty Eight Thousand Nine Hundred and Seventy Four and Paise Seventeen Only)** as on **31-03-2026** and further interest due to Bargur Branch of Canara Bank from **Mrs. Sumithra (Borrower) and Mrs. Madhammal (Guarantor).**

The reserve price and the earnest money deposit for the properties are listed below. The Earnest Money Deposit shall be deposited on or before 11-05-2026 @ 4.00 PM. Details and full description of the immovable property.

Details and description of the immovable property:

Part and Parcel of Land and Building as described below. Amt in Rs.

Item No.	Details of the Property	Reserve Price	EMD
1	Residential Property situated in S.No.758/2A & 755/1A, Sigaralapalli Village, Bargur-SRO, Bargur Taluk, Krishnagiri-635104. With extension of 1716.00 Sq. Ft. in the name of Mr.Sumithra W/o Mr.Nagaraj.in which Residential building with total plinth area of 883.Sq.Feet present **Boundaries:** North of Remaining property of Anusya South of Property of Thelodan East of 10 feet Common road West of Property of Rajini	14,92,000	1,49,200
	Total	14,92,000	1,49,200

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 1. The Manager, Bargur Branch, Canara Bank , Ph. No. **9489043527** 2. The Senior Manager, Regional Office, Canara Bank, Dharampuri Ph.No. **9500616699** during office hours on any working day.

Date: 18-04-2026 Authorised Officer
Place: Bargur CANARA BANK

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 18-04-2026

1. Name and Address of the Secured Creditor: **Canara Bank, Bargur Branch**
   Name and Address of the Borrower :

1)Mrs SUMITHRA, **----Borrower---**
W/O NAGARAJ,
D. No. 5/144,KAPPALVADI,
VENKATASAMUTHIRAM,
SIGARALAPALLI,
BARGUR,
KRISHNAGIRI - 635104

2) Mrs. MADHAMMAL J, **----Guarantor-----**
W/O JAYARAMAN,
D. No. 5/144,KAPPALVADI,
VENKATASAMUTHIRAM,
SIGARALAPALLI,
BARGUR,
KRISHNAGIRI - 635104

2. Total liabilities as on 31-03-2026 : **Rs. 18,38,974.17 (Eighteen Lakhs Thirty Eight Thousand Nine Hundred and Seventy Four and Paise Seventeen Only)**

3. **Last Date & Time for receipt of tender documents** : **11-05-2026; 4.00 pm**

4. (a) Mode of Auction : E-AUCTION
   (b) Details of Auction service provide : M/s PSB Alliance(BAANKNET)
   (c) Date & Time of Auction : **12-05-2026 11.30 am to 12.30 pm**
   (d) Place of Auction : ONLINE

5. Reserve Price : **Rs.14,92,000 (Rupees Fourteen Lakhs Ninety Two Thousand only)**
   EMD & last date of deposit of EMD : Rs. 1,49,200 (Rupees One Lakh Forty Nine Thousand Two Hundred Only) – **11-05-2026; 04.00 P.M.**

6. Other terms and conditions:
   a) Auction/bidding shall be only through "Online Electronic Bidding'' through the website **https://baanknet.com/.** 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 with Authorized Officer, on 08/10/2024.

   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 by way of Demand draft in favour of Authorized Officer, Canara Bank, Bargur Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Regional Office, **A/c No 209272434 IFSC Code: CNRB0003130 Account Name: CANARA BANK BARGUR** on or before 11-05-2026 @ 4.00 pm.

a) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service **M/S PSB Alliance (BAANKNET), Contact No: 8291220220, support.baanknet@psballiance.com.**

e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 11-05-2026, 04.00 PM, to Canara Bank, Bargur Branch, by hand or by email.

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

ii) 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.

iii) Bidders Name. Contact No. Address, E Mail Id.

iv) Bidder's A/c details for online refund of EMD.

f) The intending bidders should register their names at portal **https://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 (BAANKNET).**

g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

h) 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. 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 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.

j) **For sale proceeds of Rs. 50,00,000/- (Rupees Fifty lakhs only) 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.**

k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

m) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or that, as a facilitating centre, shall make necessary arrangements.

n) For further details contact, The Manager, Canara Bank, Bargur Branch (Ph. No. **9489043527** e-mail-id : **cb3130@canarabank.com** OR the service provider **M/S PSB Alliance (BAANKNET).**

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: 18-04-2026
Place: Bargur

Authorised Officer
Canara Bank