केनरा बैंक Canara Bank

भारत सरकार का उपक्रम A Government of India Undertaking

सिंडिकेट Syndicate

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

Ref : ARMB-AUCTION/VARSHNEE RAJ/2025-26/8 **Date : 20/04/2026**

To
Ms. VARSHNEE RAJ D/o Rupesh Raj
No 3/88 ,1ST FLOOR, STATE BANK COLONY
3RD STREET, SALIGRAMAM,
CHENNAI — 600093.

Also at
Ms. VARSHNEE RAJ D/o Rupesh Raj
Flat No F2 2nd floor, P.NO 1 & 2,
L.S.S VIJAY AVENUE, Perumattunallur Village,
Chengalpattu Taluk, Chengalpattu Dist-603202.

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, St Mary's Road Branch** 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 St Mary's Road Branch. 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 Schedule of this 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.

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

CANARA BANK चेन्नै Chennai-18. ARM Branch

Internal

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH-I,CHENNAI

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 **St Mary's road 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 **11/05/2026,** (Time **10:30 A.M. to 11:30 A.M.**) for recovery of **Rs.57,50,065.37/-** (**Rupees Fifty Seven Lakhs Fifty Thousand Sixty Five and Paise Thirty Seven Only**) due as on 28/02/2026 to the **Asset Recovery Management Branch -I, Chennai** of Canara Bank from Ms. VARSHNEE RAJ .

The Reserve Price will be: **Rs.35,62,000/- (Rupees Thirty Five Lakhs and Sixty Two Thosuand Only).**
The Earnest Money Deposit will be: **Rs.3,56,200 /- (Rupees Three Lakhs Fifty Six Thouand and Two Hundred Only)**

The Earnest Money Deposit shall be deposited on or before **08/05/2026** by 5.00 PM.

Details of Property:

Schedule A

Item No 1:
All that piece and parcel of vacant house site bearing Plot No 1, to an extent of 4312 sq.ft., "L.S.S.VIJAY AVENUE" (Approved Layout D.T.C.P.No.9/2007) comprised in survey No 84/1 Part, Patta No 3135, As per Patta in New Survey No 84/20, situated at No 14, Perumattunallur Village,Chengalpattu Taluk, Kancheepuram District, lying within the Registration Sub District Joint II Chengalpattu and Registration District of Chengalpattu.

Bounded on the
North by : Vacant Land
South by : Plot No 2
East by: Vacant Land
West by: 40 feet road

Measuring

East to West on the Northern Side: 98 feet
East to West on the Southern Side: 98 feet
North to South on the Eastern Side: 42 feet
North to South on the Western Side: 46 feet
To an extent of 4312 Sq.Ft,

Item No 2:
All that piece and parcel of vacant house site bearing Plot No 2, to an extent of 3920 sq.ft., "L.S.S.VIJAY AVENUE" (Approved Layout D.T.C.P.No.9/2007) comprised in survey No 84/1 Part, Patta No 3136, As per Patta in New Survey No 84/21, situated at No 14, Perumattunallur Village,Chengalpattu Taluk, Kancheepuram District, lying within the Registration Sub District Joint II Chengalpattu and Registration District of Chengalpattu.

Bounded on the
North by : Plot No 1
South by : Plot No 3

CANARA BANK Chennai-18 ARM Branch

East by: Vacant Land
West by: 40 feet road

Measuring

East to West on the Northern Side: 98 feet
East to West on the Southern Side: 98 feet
North to South on the Eastern Side: 40 feet
North to South on the Western Side: 40 feet
To an extent of 3920 sq.ft.,

In all Total Measuring an extent of Item1 & Item 2 = 4312+3920 = 8232 Sq.Ft.

Schedule B

To an extent of Undivided share of 396 Sq.Ft Out of 8232 Sq.ft mentioned in schedule A(Item I & II) along with a built up area of **1165 Sq.ft bearing Flat No F2 in 2nd Floor**.

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 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 : 20/04/2026
Place : Chennai

AUTHORISED OFFICER
CANARA BANK

केनरा बैंक / CANARA BANK
चेन्नै Chennai-18.
आ व प्र शाखा / ARM Branch

Internal

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH-I,CHENNAI

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 20/04/2026

1.	**Name and Address of the Secured Creditor**	:	Canara Bank, Asset Recovery Management Branch-I, No 524,8th Floor, Circle Office Building, Anna Salai, Chennai - 600 018. (Ph.No.044 - 2849 6339, 2849 6900)
2.	**Name and Address of the Borrowers and Guarantors**	:	Ms. VARSHNEE RAJ D/o Rupesh Raj No 3/88 ,1ST FLOOR, STATE BANK COLONY 3RD STREET, SALIGRAMAM, CHENNAI — 600093.
3.	**Total liabilities as on 28/02/2026**	:	**Rs. 57,50,065.37/-** (**Rupees Fifty Seven Lakhs Fifty Thousand Sixty Five and Paise Thirty Seven 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 (Baanknet)** **Help Desk Number : 8291220220** support.BAANKNET@psballiance.com
	(c) Date & Time of Auction	:	11/05/2026 & Time 10:30 A.M. to 11:30 A.M.
	(d) Portal of E-Auction	:	**https://baanknet.com**
5.	**Reserve Price**	:	**Rs.35,62,000/- (Rupees Thirty Five Lakhs and Sixty Two Thousand Only).**

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 Authorised Officer, on **30/04/2026** between 11.00 A.M. & 4.00 P.M.

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 **08/05/2026** till 5.00 PM.

e. Intending bidders if applicable shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider BAANKNET (M/s PSB

Internal

Alliance Pvt. Ltd), (Contact No.7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051,Email:support.BAANKNET@psballiance.com/support.BAANKNET@procure247.com).

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 BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No.7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051 Email:support.BAANKNET@psballiance.com/ support.BAANKNET@procure247.com)

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

g. 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 (not below 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.

h. 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.

i. For sale proceeds of Rs50,00,000 (Fifty Lakhs) 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.

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

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

l. 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.

m. 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.

n. The Sale Certificate shall be issued in the same name in which the bid is submitted.

o. 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.

CANARA BANK Chennai-18 ARM Branch

Internal

p. 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 Asset Recovery Management Branch who, as a facilitating centre, shall make necessary arrangements.

q. For further details contact Canara Bank, Asset Recovery Management Branch-I, 524, 8th Floor, Circle Office Building, 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)

r. The detailed terms and conditions are also available in the link "E-Auction" provided in Canara Bank's website (www.canarabank.com).

s. 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.

CANARA BANK केनरा बैंक चेन्नै Chennai-18. आ व प्र शाखा / ARM Branch

Place : Chennai
Date : 20/04/2026

AUTHORISED OFFICER
CANARA BANK