

LALGUDI BRANCH

Our Ref: CB TRY: RO: SN LALGUDI CUS ID 110216284/MAY/2026

DATE:05.05.2026

COVERING LETTER TO SALE NOTICE

To,

Mr. Senthil Vel M,
S/o Mr. Murugesan,
No.2/30, Sivan Kovil Street,
Lalgudi Taluk,
Trichy - 621703

Mrs. Bhuvaneswari S,
W/o Mr. Senthil Vel M,
No.2/30, Sivan Kovil Street,
Lalgudi Taluk,
Trichy - 621703

Dear 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 Authorised Officer of Canara Bank has 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 them and 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 there under, 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,


प्राधिकृत अधिकारी / Authorised Officer
AUTHORISED OFFICER
CANARA BANK
Enclosures: Sale Notice

Canara Bank, Lalgudi Branch, 46/120, Trichy Main Road, Trichy, Pin Code: 621601, Ph. No. 9489045937

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SALE NOTICE

(Auction Sale Notice for Sale of Immovable Properties)

E-Auction Sale Notice for Sale of Immovable Assets 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 Borrower (s) and Guarantor (s) that the below described immovable property mortgaged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Lalgudi Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on **22.05.2026** for recovery of **Rs. 17,81,668 /-** (Rupees Seventeen Lakhs Eighty One Thousand Six Hundred and Sixty Eight Only) due as on **29.04.2026** further interest and cost thereon to the Lalgudi Branch Trichy of Canara Bank from Sri Senthil Vel M

The reserve price for

Property - **Rs.16,93,000/-** (Rupees Sixteen Lakhs Ninety Three Thousand Only)

The earnest money deposit for

Property - **Rs.1,69,300 /-** (Rupees One Lakh Sixty Nine Thousand Three Hundred Only)

The Earnest Money Deposit shall be deposited on or before **21.05.2026** till 4 pm

Details and full description of the property:

SNo.1	All the parts and parcel of the property and residential building situated in Tiruchirappalli District, Ariyalur Registration District, Lalgudi Sub Registration District, Lalgudi Taluk, Nagar Village, in Natham S.F.No.139/18 Part (Sub Division S.F.No.139/37) an extent measuring Ac.6.71 Cents out of 00272 Sq.Mtr., of site, out of this, an extent measuring Ac.0.04 Cents., i.e., 1744 SqFt (00162 Sq.Mtr) of site along with a terraced house building constructed thereon together with electricity service connection, meter, meter deposit and all rights of pathway and easementary rights thereon. The property is situated in Door No.2/30, Indhu Udaiyar Street, Nagar Village, Lalgudi Taluk, Tiruchirapalli District within the	Mr. Senthil Vel M, S/o Mr. Murugesan,
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following four boundaries: East by : Jayaraman's House West by : K Kesavan's House North by : Murugesan's Remaining Site South by : East West Street Measurements: East-West on both sides 30 feet, South-North on both sides 58 feet, 1 inches	
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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 Authorised Officer, Canara bank, Lalgudi Branch, Ph. No. 9489045937 during office hours on any working day.

केनरा बैंक CANARA BANK

Date: 05.05.2026

Place: Trichy

AUTHORISED OFFICER
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 05.05.2026

1	Name and Address of the Secured Creditor	CANARA BANK, LALGUDI BRANCH, 46/120, TRICHY MAIN ROAD, TRICHY
2	Name and Address of the Borrower	Mr. Senthil Vel M, S/o Mr. Murugesan, No.2/30, Sivan Kovil Street, Lalgudi Taluk, Trichy - 621703 Mrs. Bhuvaneswari S, W/o Mr. Senthil Vel M, No.2/30, Sivan Kovil Street, Lalgudi Taluk, Trichy - 621703
3	Total liabilities as on 29.04.2026	Rs. 17,81,668 /- (Rupees Seventeen Lakhs Eighty One Thousand Six Hundred and Sixty Eight Only) with further interest from thereon + Cost & expenses.

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4a)	Mode of Auction :	E- Auction M/s. PSB Alliance (Baanknet) Helpdesk Number: 8291220220
b)	Details of Auction service provider :	Email: support.baanknet@psballiance.com Date : 22.05.2026
c)	Date & Time of Auction	Time between 12.30 pm - 1.30 pm (With unlimited extension of 5 minutes duration)
d)	Portal of E-Auction :	each till the conclusion of the sale) https://baanknet.com
5	Details and Description of the Property	All the parts and parcel of the property and residential building situated in Tiruchirappalli District, Ariyalur Registration District, Lalgudi Sub Registration District, Lalgudi Taluk, Nagar Village, in Natham S.F.No.139/18 Part (Sub Division S.F.No.139/37) an extent measuring Ac.6.71 Cents out of 00272 Sq.Mtr., of site, out of this, an extent measuring Ac.0.04 Cents., i.e., 1744 SqFt (00162 Sq.Mtr) of site along with a terraced house building constructed thereon together with electricity service connection, meter, meter deposit and all rights of pathway and easementary rights thereon. The property is situated in Door No.2/30, Indhu Udaiyar Street, Nagar Village, Lalgudi Taluk, Tiruchirapalli District within the following four boundaries: East by : Jayaraman's House West by : K Kesavan's House North by : Murugesan's Remaining Site South by : East West Street Measurements:p East-West on both sides 30 feet, South-North on both sides 58 feet, 1 inches
6 a)	Reserve Price	Rs.16,93,000/- (Rupees Sixteen Lakhs Ninety Three Thousand Only)

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b)	EMD & last date of deposit of EMD :	Rs.1,69,300 /- (Rupees One Lakh Sixty Nine Thousand Three Hundred Only) The Earnest Money Deposit shall be deposited on or before 21.05.2026 till 4.00 pm.
7.	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 of Branch / Authorised Officer.	
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 21.05.2026 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 (Baanknet); Helpdesk Number: 8291220220 ; Email: support.baanknet@psballiance.com	
f)	After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 21.05.2026 till 4.00 pm, to Canara Bank, Lalgudi Branch by hand or by email.Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No. 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. ii) Bidders Name. Contact No. Address, E Mail Id. iii) Bidder's A/c details for online refund of EMD.	
g)	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); Helpdesk Number: 8291220220 ; Email: support.baanknet@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. 50,000/- . The bidder who submits the highest bid (above the Reserve price) on	

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	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 above Rs 50 (Rupees Fifty) lacs, TDS shall be payable at the rate1% of the Sale amount, which shall be payable separately by the Successful buyer.
l)	All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
m)	In case, if any statutory dues is pending for the respective property, it has to be paid by the respective successful bidder/purchaser. Bank will not held responsible for such dues.
n)	Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
o)	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 Lalgudi Branch who, as a facilitating centre, shall make necessary arrangements.
p)	For further details contact Authorised Officer, Canara Bank, Lalgudi Branch (Ph. No: 9489045937 e-mail id: cb6013@canarabank.com the serviceprovider:M/s.PSBAlliance(Baanknet);8291220220/7046612345/6354910172/9892219848 /8160205051;Email:support.baanknet @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.	

केनरा बैंक CANARA BANK

Place: TRICHY
Date: 05.05.2026

AUTHORISED OFFICER
प्रधिकृत अधिकारी / Authorised Officer
CANARA BANK