

Our Ref: CB ARM:TRY: VIJAYA/JULYSALE/2026/SVNK

Date: 01-07-2026

COVER LETTER TO SALE NOTICE

To:

MRS.VIJAYA S
W O SARAVANAN
NO:11/51,PALLAR STREET,
MORUR WEST,SANKAGIRI,
SALEM - 637304
PH: 919750067477

(BORROWER & MORTGAGOR)

MR.SUMITH SARAVANAN
S O SARAVANAN (ADDRESS AS PER CBS)
NO.16,TNHB COLONY,
KOKKARAYANPETTAI ROAD,
VALARAIGATE,
ANIMOOR,TIRUCHENGODE,
NAMAKKAL - 637214
PH: 918667259978

(CO-BORROWER)

MR.SUMITH SARAVANAN
S O SARAVANAN (ADDRESS AS PER SANCTION)
NO.11/51,PALLAR STREET,
MORUR WEST,SANKAGIRI,
SALEM - 637304
PH: 918667259978

(CO-BORROWER)

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.

As you are aware, the Authorized Officer, Canara Bank, ARM TRICHY BRANCH had taken possession of the assets described in Schedule of Sale Notice annexed here to in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our Specialized ARM Branch Trichy of Canara Bank. The undersigned proposes to sell the assets (through e-auction) more fully described in the Schedule of Sale Notice.



Asset Recovery Branch (ARM Branch)

1st Floor, Regional office, Muthaiah towers, Williams road, Trichy -- 620001.

E-mail id : cb6818@canarabank.com Phone: 0431-2416067

केनरा बैंक



Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

Our Ref: CB ARM:TRY: VIJAYA/JULYSALE/2026/SVNK

Date: 01-07-2026

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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 30 days from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in this enclosed Sale Notice.

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,

केनरा बैंक **CANARA BANK**


प्राधिकृत अधिकारी / **Authorised Officer**

CANARA BANK

ENCLOSURE - SALE NOTICE



Asset Recovery Branch (ARM Branch)

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CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) & 9 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, Symbolic possession of which has been taken by the Authorised Officer of ARM Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" basis on 29-07-2026 (Time 12.30 Hrs to 13.30 Hrs) for recovery of Rs.25,77,300/- (Rupees Twenty Five Lakhs Seventy Seven Thousand Three Hundred Only) due as 01-07-2026 with further interest and expenses from 02-07-2026 thereon to the ARM Branch Trichy of Canara Bank from borrowers Mrs.Vijaya S & Mr.Sumith Saravanan

Property No.1:

PROPERTY DETAILS	RESERVE PRICE	EMD AMOUNT
Residential Building	Rs.16,82,000/- (Rupees Sixteen Lakhs Eighty Two Thousand Only)	Rs.1,68,200/- (Rupees One Lakh Sixty Eight Thousand Two Hundred Only)

The Earnest Money Deposit shall be deposited on or before 28-07-2026 until 5.00 p.m.

I. Name and Address of the

Canara Bank, Asset Recovery Management Branch
(ARM Branch)

Secured Creditor:

1st Floor,Regional Office.
Muthaiah Towers,Williams
-Road,Trichy - 620001



Asset Recovery Branch (ARM Branch)

1st Floor, Regional office, Muthaiah towers, Williams road, Trichy - 620001.

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(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

Our Ref: CB ARM:TRY: VIJAYA/JULYSALE/2026/SVNK

Date: 01-07-2026

E-mail: cb6818@canarabank.com

2. Name and Address of the Borrower

MRS.VIJAYA S
W O SARAVANAN
NO:11/51,PALLAR STREET,
MORUR WEST,SANKAGIRI,
SALEM - 637304
PH: 919750067477

(BORROWER & MORTGAGOR)

MR.SUMITH SARAVANAN
S O SARAVANAN (ADDRESS AS PER CBS)
NO.16,TNHB COLONY,
KOKKARAYANPETTAI ROAD,
VALARAIGATE,
ANIMOOR,TIRUCHENGODE,
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(CO-BORROWER)

MR.SUMITH SARAVANAN
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NO.11/51,PALLAR STREET,
MORUR WEST,SANKAGIRI,
SALEM - 637304
PH: 918667259978

(CO-BORROWER)

3. Total liabilities Rs.25,77,300/- (Rupees Twenty Five Lakhs Seventy Seven Thousand Three Hundred Only) due as 01-07-2026 with further interest and expenses from 02-07-2026 thereon to the Specialized ARM Branch Trichy Branch of Canara Bank 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)
Helpdesk Number: 8291220220

Email: support.Baanknet@psballiance.com

(c) Date & Time of Auction

: 29-07-2026

(Time 12.30 Hrs to 13.30 Hrs)

: https://baanknet.com

Portal of E-Auction



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5. Details of Properties :

Property No 1:

All that Part and Parcel of Land along with RCC Terraced Building Constructed thereon located at Salem District, Salem West Registration District, Sankari/Sangagiri Sub-Registration District, Sankari Taluk, Morur Bit 1 Village, as per Natham Patta No.674, Old Natham S.No.294/2A, New Natham S.No.786/2 in which house plot having extent of 1474½ Sq.ft or 0.0137.0 Sq.mtr Asst.Rs.2.00 is situated within the following boundaries :-

East of South-North Panchayat Road,
West of South-North Highway,
North of Selvam House & Ayyavu Land,
South of Shanmugam House & Chellappan House,

Measurements :

East to West : 9.40 mtr (31 ft) on North Side, 9.40 mtr (31 ft) on South Side, South to North : 13.80 mtr (45¼ ft) on East Side, 15.40 mtr (50½ ft) on West Side, having an extent of 1474½ Sq.ft or 0.0137.0 Sq.mtr.

The Above said house plot having 8 years old, 3 ft depth and 1 ft width of RCC Terrace House with measurements of 29½ ft on East-West and 23½ ft on South-North and which is having extent of 693¼ Sq.ft or 64.40 Sq.mtr and having a Bathroom with the measurements of 11 ft on South-North and 7 ft on East-West which is having extent of 77 Sq.ft or 7.16 Sq.mtr (Both having total extent of 71.56 Sq.mtr).

The above said House's floor is covered with 24.67 Sq.mtr tiles and the bathroom is covered with 18.00 Sq.mtr tiles. The above said property is situated within Morur West Village Panchayat. The above mentioned property has got all mamool and easementary rights and all pathway and other rights shown in the deed, prior deeds and all easement rights.

The Property standing in the name of Mrs.Vijaya S W/o Saravanan

PROPERTY DETAILS	RESERVE PRICE	EMD AMOUNT
Residential Building	Rs.16,82,000/- (Rupees Sixteen Lakhs Eighty Two Thousand Only)	Rs.1,68,200/- (Rupees One Lakh Sixty Eight Thousand Two Hundred Only)



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Date: 01-07-2026

6. The Property can be inspected Date & Time: On or before 28-07-2026 between 11.00 A.M. & 5.00 P.M.

7. 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) below.
- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected, with Prior Appointment with Authorized Officer, On or before 28-07-2026 between 11.00 AM TO 5.00 PM.
- 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 & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-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) of (Property 1: The Earnest Money Deposit will be Rs.1,68,200/- (Rupees One Lakh Sixty Eight Thousand Two Hundred Only) being of 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 28-07-2026, at 5.00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). 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.



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- g. The incremental amount/price during the time of each extension shall be Rs.1,00,000/- (incremental price) 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, Specialized ARM Branch Trichy, IFSC Code CNRB0006818.
- 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 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 eAuction 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



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Date: 01-07-2026

will be permitted to interested bidders at site On or before 28-07-2026 between 11.00 AM TO 5.00 PM.

- 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 Authorised Officer ,Asset Recovery Branch (ARM Branch) 1st Floor, Regional office, Muthaiah towers, Williams road, Trichy 620001. E-mail id : cb6818@canarabank.com Phone: 0431-241606 may be contacted during office hours on any working day. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No.7046612345/6354910172/8291220220/9892219848/ 8160205051 , Email: support.BAANKNET@psballiance.com.)

Place: ARM TRICHY

Date: 01-07-2026

केनरा बैंक CANARA BANK


AUTHORISED OFFICER
प्राधिकृत अधिकारी / Authorised Officer
CANARA BANK



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1st Floor, Regional office, Muthaiah towers, Williams road, Trichy – 620001.

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