

Arni Branch (00949), No 42 M C Complex, Thatchur Road, Arni, Tamil Nadu - 632301
Mobile: 8123606050 e-mail: cb0949@canarabank.com

COVERING LETTER TO SALE NOTICE

Ref: 00949/SN/0949619036679/2026

Date: 02.07.2026

To

Mrs. UMASARAL J,
W/o JAICANTH,
NO 30/13 SWAMY NAIDU STREET RANIPET
VELLORE TAMIL NADU 632401

Mrs. UMASARAL J,
W/o JAICANTH,
Door No.6A, K R L DHANALAKSHMI PLAZA,
RANIPETTAI, WALAJAH TALUK, VELLORE DIST,
TAMILNADU - 632401

Mr. MANI M,
C/o MANICKAM,
D No.6A, K R L DHANALAKSHMI PLAZA,
MANDI STREET, RANIPET, VELLORE - 632401

Mr. MANI M,
S/o MANICKAM,
ESIC OFFICE, 1 APPADURAI PILLAI ST,
KARAI, Walajah, VELLORE Dist - 632401.

Mrs. BABY SHALINI M,
C/o MANI,
D No.6A, K R L DHANALAKSHMI PLAZA,
MANDI STREET, RANIPET, VELLORE - 632401.

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, I on behalf of Canara Bank **Arni (00949)** Branch have 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 our **Arni (00949)** 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 thereunder, I am herewith sending the Sale 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,

कृते केनरा बँक/For CANARA BANK

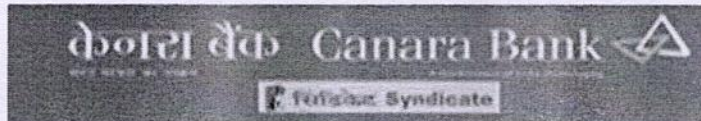
Authorised Officer, Canara Bank
अधिकृत अधिकारी/Authorised Officer

ENCLOSURE - SALE NOTICE

Internal

P.T.O.





Arni Branch (00949), No 42 M C Complex, Thatchur Road, Arni, Tamil Nadu - 632301
Mobile: 8123606050 e-mail: cb0949@canarabank.com

CERSAI ID: 400029584382

**(Auction Sale Notice for Immovable properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
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 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/ charged to the secured Creditor, the **constructive** possession of which has been taken by the Authorised Officer of Canara Bank **Arni (00949) Branch** Secured Creditor, will be sold on "As is where is", As is what is", and Whatever there is" on **28.07.2026** (mention date of sale), for recovery of **Rs.19,74,860.14/- (Rupees Nineteen lakhs Seventy Four Thousand Eight Hundred Sixty And paise Fourteen Only)** as on 15.06.2026 with further interest and charges thereon due to the Secured Creditor from **Mrs. Umasaral J w/o Jaikanth** guaranteed by **Mr.Mani s/o Manickam and Mrs.Baby Shalini d/o Mani**. The reserve price will be **Rs.19,87,000 /- (Rupees Nineteen Lakhs Eighty Seven Thousand Only)** and the Earnest Money Deposit will be **Rs.1,98,700 /- (Rupees One Lakh Ninety Eight Thousand Seven Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **27.07.2026** by **05.00 PM**.

1	Name and Address of the Secured Creditor	Canara Bank, Arni (00949) branch, No.42, M C Complex, Thatchur Road, Arni - 632301
2	Name and Address of the Borrower & Guarantor	i. Mrs. UMASARAL J , W/o JAIKANTH, NO 30/13 SWAMY NAIDU STREET RANIPET VELLORE TAMIL NADU 632401 ii. Mrs. UMASARAL J , W/o JAIKANTH, Door No.6A, K R L DHANALAKSHMI PLAZA, RANIPETTAI, WALAJAH TALUK, VELLORE DIST, TAMILNADU - 632401 iii. Mr. MANI M , C/o MANICKAM, Door No.6A, K R L DHANALAKSHMI PLAZA, MANDI STREET, RANIPET, VELLORE - 632401. iv. Mr. MANI M , S/o MANICKAM, ESIC OFFICE, 1 APPADURAI PILLAI ST, KARAI, Walajah, VELLORE Dist 632401. v. Mrs. Baby Shalini M , C/o Mani, Door No.6A, K R L DHANALAKSHMI PLAZA, MANDI STREET, RANIPET, VELLORE - 632401.
3	Total liabilities as on 15.06.2026	Rs.19,74,860.14/- (Rupees Nineteen lakhs Seventy Four Thousand Eight Hundred Sixty And paise Fourteen Only) as on 15.06.2026 with further interest and charges thereon.
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction E-Auction	a.) Online Electronic Bidding (e-Auction) b.) M/s PSB Alliance Pvt. Ltd (BAANKNET) c.) 28.07.2026 Time: 11.30 am to 12.30 pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale) d.) https://baanknet.com/
5	Details of Property/ies	All that Piece and Parcel of the RCC terraced House situated at Thiruvannamalai District, Cheyyar Registration District, Arni Sub- Registration District, Arni Taluk, IRUMBEDU VILLAGE, Punja Survey No. 171/10A, 0.04.0 Hectares, 0.10 Acres, Punja Survey No. 171/2, 0.02.5 Hectares, 0.06 Acres, Punja Survey No. 171/3A, 0.18.5 Hectares, 0.46 Acres, Punja Survey No. 171/4, 0.01.5 Hectares, 0.04 Acres, Punja Survey No. 171/5A, 0.03.0 Hectares, 0.07 Acres, Punja Survey No. 171/6, 0.06.5 Hectares, 0.16 Acres, Punja Survey No. 171/7, 0.18.5 Hectares, 0.46 Acres, Punja Survey No. 171/8A, 0.13.5 Hectares, 0.33 Acres, Punja Survey No. 171/8B, 0.01.5 Hectares, 0.04 Acres, Punja Survey No. 171/11, 0.69.0 Hectares, 1.70 Acres, Punja Survey No. 171/3B, 0.01.5 Hectares, 0.04 Acres, Punja Survey No. 171/10B, 0.08.0 Hectares, 0.20 Acres, Punja Survey No. 171/5B, 0.10.0 Hectares, 0.25 Acres, Punja Survey No. 171/9, 0.44.0 Hectares, 0.35 Acres,

Internal

P.T.O





Arni Branch (00949), No 42 M C Complex, Thatchur Road, Arni, Tamil Nadu - 632301
Mobile: 8123606050 e-mail: cb0949@canarabank.com

		Punja Survey No. 171/8B, 0.02.5 Hectares, in which Common Half Share 0.03 Acres Punja Survey No. 171/3, 0.06 ½ Acres, Totaling 4.34 ½ Acres in which Newly Formed "R.P.G. Housing Arasu City", Plot No. 22, which is situated in Survey No. 171/11, New S. No. 171/11A, (New Sub-Division S. No. 171/11A1A), in which a RCC Terraced House, MEASURING: East to West 42 feet, North to South 23 feet, Totaling 966 Sq.feet. Boundaries: On the North of Bhuvaneswari Site On the South of Site retained by E. Arasu On the East of Site retained by E. Arasu On the West of Common Street Name of the Owner/Mortgagor: Mrs. UMASARAL d/o M Mani
6	Reserve Price	Rs.19,87,000 (Rupees Nineteen Lakhs Eighty Seven Thousand Only)
7	Earnest Money Deposit	Rs.1,98,700 (Rupees One Lakh Ninety Eight Thousand Seven Hundred Only). The Earnest Money Deposit shall be deposited on or before 27.07.2026 by 05.00 PM.
8	The property can be inspected Date & Time	27.07.2026 between 10:00 AM and 05:00 PM
9	Detail of Encumbrance	There is no encumbrance on property affecting the security interest to the best of knowledge and information of the Authorized Officer.
10	Detail of litigation	There is no litigation on property affecting the security interest to the best of knowledge and information of the Authorized Officer.

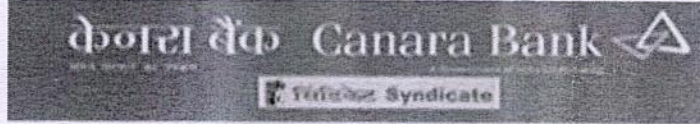
11 Other terms and conditions:

- The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 & 10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.
- The property/ies will be sold above the Reserve Price.
- The property can be inspected on **27.07.2026 between 10:00 AM and 05:00 PM.**
- 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 operative 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 7046612345/6354910172/8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com).
- The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.1,98,700 (Rupees One Lakhs Ninety Eight Thousand Seven Hundred Only)** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly (online) 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 **27.07.2026 by 05:00 PM.**
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000/-** (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.
- The incremental amount/price during the time of each extension shall be **Rs. 10,000 /-** (incremental price) and time shall be extended to **5 minutes** when valid bid received in last minutes.
- Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- 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

Internal

P.T.O.





Arni Branch (00949), No 42 M C Complex, Thatchur Road, Arni, Tamil Nadu - 632301
Mobile: 8123606050 e-mail: cb0949@canarabank.com

- 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. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.
- k. 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, **Arni Branch**, IFSC Code **CNRB0000949** (Branch IFSC Code).
- l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.
- m. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- n. 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 by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
- o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.
- p. 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 will be permitted to interested bidders at site on **27.07.2026** from **10:00 a.m. to 05:00 p.m.**
- q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.
- r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice
- s. For further details **Mr. Janjanam Siva Kumar**, Authorised officer, Canara Bank, Arni (00949) branch (Mobile: +91 9949775468 email: cb0949@canarabank.com) 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).**

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.

Place: Arni
Date: 02.07.2026

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी/Authorised Officer
Authorised Officer
Canara Bank

Internal

