

MADURAI NORTHVELI

COVERING LETTER TO SALE NOTICE

Ref: MDU RO/VEH/SN/1011/2026-27

Date: 15/07/2026

To

1. Mrs. Mahalakshmi Vairamani
No 1 Sathiyamoorthy 2nd Street,
Meenambalpuram,
Madurai South,
Madurai - 625003.
2. Mr. Vairamani Sankarapandiyan
S O Sankarapandiyan
13/1 Sathyamoorthi 2nd Street
Meenambal Puram, Palanganatham
Madurai South,
Madurai - 625003.

Dear Sir,

Sub: Account No. 161001892629

Ref: Vehicle bearing Regn No **TN 59 CS 8137** - auction of seized vehicle - reg

As you are aware, we have seized and taken possession of the above-mentioned vehicle hypothecated to us in connection with outstanding dues payable by you, in the subject account, to our branch.

The undersigned proposes to sell the vehicle through Auction more fully described in the Schedule of Sale notice.

The sale notice signed by the Appropriate Authority containing terms and conditions of the sale is enclosed. You are given a last and final opportunity to discharge the liability in full within **30/07/2026** and reclaim the vehicle which has been possessed by the bank, failing which the vehicle will be sold as per the terms and conditions set out in the enclosed sale notice.

This is without prejudice to any other rights available to the bank under the subject Act/or any other law in force.

Yours faithfully,

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AUTHORISED OFFICER

CANARA BANK

Branch Manager / Asst. General Manager

ಕೇಂದ್ರೀಯ ಕಾರ್ಯಾಲಯ, ಮದರೈ / R.O. Madurai



MADURAI NORTHVELI

SALE NOTICE OF SEIZED VEHICLES

Notice to the public is hereby given to the effect that a sale by inviting tenders cum public auction of the Vehicle on ***“as is where is/ on what it is/no complaint”*** basis condition under hypothecation to our Canara Bank, which is/are described hereto will be held as under:

Date and time of auction : 31-07-2026 at 12.00 P.M - FRIDAY

Date of submission of bid : On or before 30/07/2026 at 4.00 PM

Place of Auction / Bid Submission : E-Auction & Through “Online Electronic Bidding” through the website <https://ebkray.in/>.

Description of Asset & Reserve Price: -

SL NO	BRANCH NAME	CUSTOMER NAME	REGN NO.	MAKE / MODEL	RESERVE PRICE	EMD AMOUNT
1	MADURAI NORTHVELI	Mrs. Mahalakshmi Vairamani	TN 59 CS 8137	MARUTHI SUZUKI SWIFT VXI	Rs.4,75,000	Rs.47,500

	Other terms and conditions:
a)	Auction/bidding shall be only through “Online Electronic Bidding” through the website https://ebkray.in/ . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
b)	The Vehicle can be inspected with prior appointment of Branch / Authorized Officer from 12:00PM to 4:00 PM.
c)	The vehicle 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 at https://ebkray.in/ .
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 (Ebkray), Mobile : 7046612345 / 6354910172 / 8291220220 Email : support.ebkray@psballiance.com/ support.ebkray@procure247.com/
f)	After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 31.07.2026 till 11.30am, to Canara Bank, Northveli

	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.		
g)	The intending bidders should register their names at portal https://ebkray.in/ 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 (Ebkray), Mobile : 7046612345 / 6354910172 / 8291220220 Email : support.ebkray@psballiance.com/ support.ebkray@procure247.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.10,000/- (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000/- as incremental value). 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.		
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 3 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 vehicle shall forthwith be put up for sale again.		
k)	For sale proceeds of Rs. 50 (Rupees Fifty lakhs and above), the successful bidder will have to deduct TDS at the rate of 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.		
l)	All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.		
m)	Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.		



n)	In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office or Northveli Branch who, as a facilitating centre, shall make necessary arrangements.
o)	The original RCs of the said vehicles are available with Bank. The asset is sold on "as is where is/on what it is/no complaint" basis condition. Fresh RC to be taken by the successful purchaser at his/her own cost.
o)	For further details contact Authorised Officer Canara Bank, Regional Office OR the service provider M/s PSB Alliance (Ebkray), Mobile : 7046612345 / 6354910172 / 8291220220 Email : support.ebkray@psballiance.com/ support.ebkray@procure247.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	
For any further details, please contact the following numbers: - RO MADURAI – 9489010097 MADURAI NORTHVELI - 9489046289	

Place: 15/07/2026

Date: Madurai

ಕೆನರಾ ಬ್ಯಾಂಕ್ / For CANARA BANK
AUTHORISED OFFICER
CANARA BANK
ಅಧಿಕಾರಿ ಮಹಾ ಪ್ರಬಂಧಕ / Asst. General Manager
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಮದರೈ / R.O. Madurai

