



ASSET RECOVERY MANAGEMENT BRANCH-COIMBATORE

REF NO: ARMCBE/E-AUCTION/KARTHIK/1140/2026

DATE: 18.06.2026

To

Sri.Karthik Kishore (Borrower) S/o P.Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034	Smt.Keerthi Kishore (Guarantor & Mortgagor) D/o P.Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034
M/s Surabi Holdings Private Limited (Corporate Guarantor) represented by its directors Sri.Karthik Kishore & Smt.Keerthi Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034	

Dear Sir/ Madam,

Sub: Notice under Section 13(4) of the Securitization 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 have taken symbolic 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 us. The undersigned proposes to sell the assets (through e-auction) more fully described in the Schedule of Sale Notice. In furtherance of the earlier notice **REF NO: SALE/2387/KARTHICKKISHORE/DEC26/SV DATE: 18.12.2025** where in **15days** period was given to settle the dues and 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within **15 days from the date of this notice**, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

Yours faithfully,

**AUTHORISED OFFICER
CANARA BANK
ENCLOSURE – SALE NOTICE**

Confidential



**ASSET RECOVERY MANAGEMENT BRANCH-COIMBATORE
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** possession of which has been taken by the Authorized Officer of **SPECIALIZED AGRICULTURE FINANCE BRANCH**, of the Canara Bank, will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **21.07.2026**, for recovery of **Rs.6,43,85,559.58/- (Rupees Six Crore Forty Three Lakhs Eighty Five Thousand Five Hundred Fifty Nine and paise Fifty Eight only)** due as on **31.05.2026** plus further interest there on to the **Asset Recovery Management Branch** of Canara Bank Coimbatore from 1) Sri.Karthik Kishore S/o P.Kishore, No.4 Shalom Apartments,1 Josier Street, Nungambakkam, Chennai-600034 2) Smt.Keerthi Kishore D/o P.Kishore, No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034 3) M/s Surabi Holdings Private Limited (Corporate Guarantor) represented by its directors Sri.Karthik Kishore & Smt.Keerthi Kishore, No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034

RESERVE PRICE:

PROPERTY NO.1: Rs.9,62,00,000/-

PROPERTY NO.2: Rs.2,20,00,000/-

EMD AMOUNT:

PROPERTY NO.1: Rs.96,20,000/-

PROPERTY NO.2: Rs.22,00,000/-

Last date of deposit of EMD - On or before 21.07.2026 before 11.00.AM.

DETAILS OF PROPERTIES:

PROPERTY NO.1:

In Nilgiris District, in Kotagiri Sub Registration Office, in Kotagiri Taluk, in Kengarai-2 Village

Item No 1:

Patta No.643, in old S.F.No.123/3, in new R.S.No.319/2 and an extent owned-1.45 Hect or 3.58 acres having following boundaries:

North : Land in R.S.No.319/2 part and 321

South : Land in R.R.No.319/2 part

East : 10 meter wide private road

West : Land in R.S.No.320

Item No 2:

Patta No.643, in old S.F.No.123/3, in new R.S.No.319/2 and an extent owned of 0.44 hect or 1.09 acres and extent conveyed: 0.44 hect or 1.09 acres with following boundaries

North – Land in R.S.No.320 part and 7 meter wide Panchayat road

South – Land in R.S.No.338

East – 7 meter wide panchayat road

West – Land in R.S.No.323

Item No 3:

Patta No.643, in old S.F.No.123/3, in new R.S.No.319/2 and an extent owned of 0.76 hectares or 1.88 acres with following boundaries

Confidential

ASSET RECOVERY MANAGEMENT BRANCH-COIMBATORE

North – Land in R.S.No.319/2 part
South – 10 meter wide private road
East – Land in R.S.No.311 and 313
West – Land in R.S.No.319/2 part

Item No 4:

Patta No.642, in old S.F.No.123/3, in new R.S.No.319/1 and an extent owned of 1.40 hectares or 3.46 acres, extent conveyed 1.40 hectares or 3.46 acres with following boundaries

North – Land in R.S.No.318
South – Land in R.S.No.319/2
East – Land in R.S.No.319/1 part
West – Land in R.S.No.262,262&321

Item No 5:

In patta No.642, in old S.F.No.123/3, in new R.S.No.319/1 and an extent owned of 3.14 hectares or 7.76 acres & extent conveyed 3.14 hectares or 7.76 acres with following boundaries

North – Land in R.S.No.318 and 317/1
South – Land in R.S.No.319/2 and 10 meter wide private road
East – Land in R.S.No.313,314/1 and 2,315/1 and 2A part
West – Land in R.S.No.262,262&321

Item No 6:

Patta No.638, in old S.F.No.123/3, in new R.S.No.317/2 and an extent owned of 2.22 hectares or 5.48 acres & extent conveyed 2.22 hectares or 5.48 acres with following boundaries

North – Land in R.S.No.269 and 263
South – Land in R.S.No.315/1
East – Land in R.S.No.316/1
West – Land in R.S.No.317/1

Item No 7:

Patta No.640, in old S.F.No.123/3, in new R.S.No.315/1 and an extent owned of 2.43 hectares or 6.00 acres & extent conveyed 2.43 hectares or 6.00 acres with following boundaries

North – Land in R.S.No.317/2,316/1 and 316/2
South – Land in R.S.No.315/2A and 2B
East – Land in R.S.No.292 (stream)
West – Land in R.S.No.319/1

Item No.8:

Patta No.638, in Old S.F. No. 123/3, in New R.S. No. 314/1, extent Owned 2.38 Hect or 5.88 Acres and Extent Conveyed: 2.38Hect or 5.88 Acres,

Patta No. 639, Old S.F. No. 123/3, New R.S. No. 314/2, Extent Owned: 2.10 Hect or 5.18 Acres and Extent Conveyed: 2.10 Hect or 5.18 Acres with the following boundaries: -

North: Land in R.S.No. 315/2A, and 2B
South: Land in R.S.No. 313
East: Land in R.S.No.292 and 304 (stream)
West: Land in R.S.No.319/1



ASSET RECOVERY MANAGEMENT BRANCH-COIMBATORE

Item 9:

Patta No.643, in Old S.F. No. 123/3, in New R.S. No. 319/2, extent owned : 0.77 Hect or 1.90 Acres and Extent Conveyed: 0.77 Hect or 1.90 Acres with the following boundaries:

North: Land in R.S.No. 319/1

South: Land in R.S.No. 319/2 part

East: 10 meter Wide Private Road

West: Land in R.S.No. 321

Item 10:

Patta No.643, in Old S.F. No.123/3, in New R.S. No.319/2, Extent Owned : 0.64 Hect or 1.58 Acres and Extent Conveyed: 0.64 Hect or 1.58 Acres with the following boundaries:-

North: Land in R.S.No. 319/1

South: Land in R.S.No. 319/2 part

East: Land in R.S.No. 313

West: Land in R.S.No. 319/2 part

Item 11:

Patta No.638, in Old S.F. No: 123/3, in New R.S. No.316/1, Extent Owned : 0.70 Hect or 1.73 Acres and Extent Conveyed : 0.70 Hect or 1.73 Acres

Patta No.641, in Old S.F. No.123/3, New R.S. No. : 316/2, Extent Owned : 0.60 Hect or 1.48 Acres and Extent Conveyed :0.60 Hect or 1.48 Acres with the following boundaries:-

North: Land in R.S.No. 269

South: Land in R.S.No. 315/1

East: R.S.No. 292 (Stream)

West: Land in R.S.No. 317/2

Property 2:

In Killannur Village, Thrissur Taluk, Thrissur District Sub registrar office S.F.No 1/48/3, 1 Acres 60.68 Cents (1.1088 hectares) With following Boundaries

North: Property belonging to Punarjani Charitable Trust

South: Road and Properties belonging to Memana Joseph, kollannur Devassy Jose

East: Property belonging to MemanaJoseph and Mappilaparambil Abraham

West: Properties belonging to Punarjani Charitable Trust.

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 **The Chief Manager, Canara Bank Asset Recovery Management Branch, Coimbatore**(Ph. No. 0422-2549459/ 2555655) E-mail : cb4712@canarabank.com during office hours on any working day.

Portal of E-Auction: <https://baanknet.com/>

Date: 18.06.2026
Place: COIMBATORE

AUTHORISED OFFICER
CANARA BANK



ASSET RECOVERY MANAGEMENT BRANCH-COIMBATORE

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 18.06.2026

1. Name and Address of the Secured Creditor : Canara Bank, Asset Recovery Management Branch,
Gujarati samaj building
661-1, Mettupalayam road, R S Puram

2. Name and Address of the Borrowers and Guarantors:

Sri.Karthik Kishore (Borrower) S/o P.Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034	Smt.Keerthi Kishore (Guarantor & Mortgagor) D/o P.Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034
M/s Surabi Holdings Private Limited(Corporate Guarantor) represented by its directors Sri.Karthik Kishore & Smt.Keerthi Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034	

3. Total liabilities as on 31.05.2026: **Rs.6,43,85,559.58/- (Rupees Six Crore Forty Three Lakhs Eighty Five Thousand Five Hundred Fifty Nine and paisa Fifty Eight 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),
Contact No: 8291220220
Email Id:support.BAANKNET@psballiance.com
- (c) Date& Time of Auction : 21.07.2026 (11:30 AM to 12:30 PM)
- (d) Portal of E-Auction : <https://baanknet.com/>

5. Reserve Price & Earnest Money Details:

	RESERVE PRICE	EARNEST MONEY
PROPERTY NO.1	9,62,00,000/-	96,20,000/-
PROPERTY NO.2	2,20,00,000/-	22,00,000/-
Total	11,82,00,000/-	1,18,20,000/-

LAST DATE OF DEPOSIT OF EMD: 21.07.2026 Before: 11.00 AM

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.



ASSET RECOVERY MANAGEMENT BRANCH-COIMBATORE

- b) The property can be inspected, with Prior Appointment with Authorised Officer, on **20.07.2026 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 **21.07.2026** till 11.00 A.M
- 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 through Website <https://baanknet.com/>, E-Mail Address: support.BAANKNET@psballiance.com**, immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (if not holding a valid digital Signature)
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **21.07.2026**, 11.00 AM, to Canara Bank, Asset Recovery Management 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. 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 , Contact No: 8291220220. Email Id: 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.1,00,000. 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 on or before fifteenth day 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 to the Secured Creditor without any notice and property shall be resold and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold



ASSET RECOVERY MANAGEMENT BRANCH-COIMBATORE

- k) For sale proceeds of Rs.50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 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) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- n) The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of the property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized Officer or the banks shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property, or any other dues to the Government or anyone else in respect of the said properties.
- o) The Sale Certificate shall be issued in the same name in which the bid is submitted. 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.
- 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 **Authorized Officer, Canara Bank, Asset Recovery Management Branch, Gujarati Samaj building, 661-1, Mettupalayam Road, R S Puram, Coimbatore - 641002.** (Ph. No- 0422-2555655)E-mail : cb4712@canarabank.com OR the service provider **M/s PSB Alliance (baanknet), Contact No: 8291220220. Email Id: support.BAANKNET@psballiance.com**
- r) The detailed terms and conditions are also available in the link "E-Auction" provided in Canara Bank's website (www.canarabank.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: COIMBATORE
Date: 18.06.2026

**AUTHORISED OFFICER
CANARA BANK**