केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

`COVERING LETTER TO SALE NOTICE

Ref: **CB/AMBUR/SARFAESI/SALE/NOV./2026-27** **Date: 09-11-2026**

To,

BORROWER	CO-BORROWER
Mr. Jayraj S S/o Santharaj 4/25 Melcolony Periyankuppam Village Ambur – 635814 Contact: 9790188515	**Mrs. Sarasa J** W/o Jayaraj 4/25 Melcolony Periyankuppam Village Ambur - 635814. Contact: 9790188515

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[1].

****

As you are aware, I on behalf of **Canara Bank, Ambur Branch** have taken possession of the mortgaged assets described in the 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 **Ambur 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 there under, I am herewith sending the Sale Notice being published in the newspaper containing the 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,

Authorized Officer,
Canara Bank

(ENCLOSURE – SALE NOTICE)

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

ANNEXURE - 13
(Auction Sale Notice for Sale of Immovable Properties)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of **Ambur Branch** of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **30-11-2026**, for recovery of **Rs. 31,67,402.28 (Rupees Thirty-One Lakhs Thirty-Eight Thousand Two Hundred and Seventy-Eight and Paise Twenty Eight Only)** as on **30-09-2026** and further interest due to Ambur Branch of Canara Bank from **Mr. Jayaraj S (Borrower).**

The reserve price and the earnest money deposit for the properties are listed below. The Earnest Money Deposit shall be deposited on or before **27-11-2026 @ 04:00PM**. Details and full description of the immovable property.

Details and description of the immovable property:

Part and Parcel of Land and Building as described below. **Amt in Rs.**

Item No.	Details of the Property	Reserve Price	EMD
1	**In Vellore (Now Tirupathur District) District, Ambur Sub District for Registration, previously Vaniyambadi Taluk, Now Ambur Taluk, Periyanguppam Village, Natham old S.No.178/1A, as per Subdivision new S.No.178/88 in this site with house.** **Boundaries:** **North of Sekar's Site, South of Property in description, East of Appu's house property and west of Kenal, in the middle measuring East to west(N) 35 ½ feet, East to west(S) 29 ½ feet, North to South(E) 32 feet, North to South(W) 45 ¼ feet, Total area measuring 1255 ¼ Sq. ft i.e.116.62 Sq. meters, area of site with Mamool passage right and Mangalore tiled house with concrete house there in with SC No.1015 including deposit, and right on 4 side wall including all building materials, electric wirings and fittings.**	15,82,000	1,58,200
	Total	15,82,000	1,58,200

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 1. The Senior Manager, Ambur Branch, Canara Bank, Ph. No. 9444200959 2. The Authorised Officer, Regional Office, Canara Bank, Dharmapuri Ph. No. **9445028311** during office hours on any working day.

Date: 09-11-2026
Place: Ambur

Authorized Officer
CANARA BANK

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 09-11-2026

Name and Address of the Secured Creditor: **Canara Bank, Ambur Branch**

Name and Address of the Borrower :

BORROWER	CO-BORROWER
Mr.Jayraj S S/o Santharaj 4/25 Melcolony Periyankuppam Village Ambur – 635814 Contact: 9790188515	**Mrs.Sarasa J** W/o Jayaraj 4/25 Melcolony Periyankuppam Village Ambur - 635814. Contact: 9790188515

1. Total liabilities as on **30-09-2026** : **Rs. 31,67,402.28 (Rupees Thirty-One Lakhs Thirty-Eight Thousand Two Hundred and Seventy-Eight and Paise Twenty Eight Only)**
2. **Last Date & Time for receipt of tender documents** : **27-11-2026; 04:00PM**
3. (a) Mode of Auction : E-AUCTION
   (b) Details of Auction service provide : M/s PSB Alliance (Baanknet)
   (c) Date & Time of Auction : **30-11-2026; 11.30 am to 12.30 pm**
   (d) Place of Auction : ONLINE
4. Reserve Price : **Rs.15,82,000/- (Rupees Fifteen Lakhs Eighty-Two Thousand Only)**
5. **EMD & last date of deposit of EMD : Rs. 1,58,200/- (Rupees One lakh Fifty-Eight Thousand Two Hundred Only)** – **27-11-2026;** 04:00PM**.**

6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding'' through the website **https://baanknet.com/.**

b) Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

c) The property can be inspected, with Prior Appointment with Authorised Officer, on or before 27-11-2026

d) 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.

e) Earnest Money Deposit(EMD) amount as mentioned above shall be paid through Online or after generation of Challan from the website (https://baanknet.com/) for depositing in bidders e-wallet on or before 27-11-2026@ **04:00PM**. Bidders, not depositing the required EMD through online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.

f) The successful bidder shall have to deposit 25%(twenty five percent) of the bid amount, including EMD amount of 10% deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the confirmation of sale in the form of Banker's Cheque/Demand Draft/Account Transfer and/ or any other acceptable mode of money transfer. The Bank Account details given below.

a. Canara Bank **Account Number: 209272434 IFSC Code: CNRB0000959 Account Name: CANARA BANK AMBUR BRANCH**.

g) For details with regard to digital signature please contact the service **M/S PSB Alliance (Baanknet), Contact No: 8291220220, support.baanknet@psballiance.com.**

h) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 27-11-2026@ **04:00PM**, to Canara Bank, AMBUR 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.

j) 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.

k) Bidders Name. Contact No. Address, E Mail Id.

l) Bidder's A/c details for online refund of EMD.

m) 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). Contact No: 8291220220.**

n) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

o) 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 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.

p) 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.

q) For sale proceeds of Rs. 50,00,000/- (Rupees Fifty lakhs only) 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.

r) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

s) 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. Authorised Officer or the bank 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.

t) 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.

u) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

v) 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 that, as a facilitating centre, shall make necessary arrangements.

w) For further details contact, The Senior Manager, Canara Bank, AMBUR Branch (Ph. No. **8220781046** e-mail-id : **cb0959@canarabank.com** OR the service provider **M/S PSB Alliance (Baanknet).**

x) In case the date of auction falls on a public holiday or remains closed for the Bank, the auction shall be conducted on the next working day of the bank.

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.

Date: 09-11-2026 **Authorised Officer**

Place: AMBUR **Canara Bank**