केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

ASSET RECOVERY MANAGEMENT BRANCH MADURAI

COVERING LETTER TO SALE NOTICE

Ref.: ARM MDU 810 SN ARIYANAYAKI AGRO 2026-2027 GG **Date: 09/11/2026**

To

1. M/s Ariyanayaki Agro Foods International
   C/28 Sorgavasal 1st Street
   Narayanapuram Pallathur
   Sivagangai. Pin-630107
   Cell: 9944446979.

2. Mr. K Sivaprakasam (Proprietor)
   C/28 Sorgavasal 1st street
   Narayanapuram Pallathur
   Sivagangai. Pin-630107

3. Mr S Sekar (Guarantor)
   S/o Mr. K Sivaprakasam
   28 C Sorgavasal Street
   Narayanapuram Pallathur
   Sivagangai Pin.630107

4. Mrs S Selvakkumari (Guarantor)
   W/o Mr. K Sivaprakasam
   28 C Sorgavasal Street
   Narayanapuram Pallathur
   Sivagangai.Pin.630107

5. Mr S Shankar (Guarantor)
   S/o Mr. K Sivaprakasam
   28 C Sorgavasal Street
   Narayanapuram Pallathur
   Sivagangai.Pin.630107

6. Mr M Pandiya Raja (Guarantor)
   S/o Mr Murugan
   No 8 Sorkavasal Street
   Pallathur
   Sivagangai.Pin.630107

7. Mr S Aariya Kannan (Guarantor)
   S/o Mr Sethuraman
   4/1 Vebridge Mainroad
   Kothari Pallathur
   Sivagangai.Pin.630107
   Cell: 9360619191

केनरा बैंक I CANARA BANK
ARM BRANCH
MADURAI - 625 001.

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.

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As you are aware, The Authorized Officer on behalf of **Canara Bank, Karaikudi Branch** have taken Constructive 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 **Canara Bank, ARM Branch, Madurai**.

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 बैंक / FOR CANARA BANK

अधिकृत अधिकारी / Authorized Officer
ए आर एम शाखा / ARM Branch, Madurai.

Authorised Officer,
Canara Bank

ENCLOSURE – SALE NOTICE

---End---

केनरा बैंक / CANARA BANK
ARM BRANCH
MADURAI-625 001.

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भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

ASSET RECOVERY MANAGEMENT BRANCH MADURAI

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) & 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 properties mortgaged/charged to the Secured Creditor, the Constructive possession of which has been taken by the Authorised Officer of Karaikudi 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. 11,65,83,848.28** (Rupees Eleven crore sixty five lakh eighty three thousand eight hundred forty eight and Paise twenty eight only) as on **31/10/2026** with further interest from **01/11/2026** + cost due to the ARM Branch, Madurai of Canara Bank from **1. M/s Ariyanayaki Agro Foods International,** represented by its proprietor **Mr. K Sivaprakasam, 2. Mr K Sivaprakasam (Proprietor of M/s Ariyanayaki Agro Foods International & Guarantor), 3. Mr S Sekar (Guarantor), 4. Mrs S Selvakkumari (Guarantor), 5. Mr S Shankar (Guarantor), 6. Mr M Pandiya Raja (Guarantor) & 7. Mr S Aariya Kannan (Guarantor).**

The reserve price for **Property No.1** will be **Rs.26,50,000/-** (Rupees Twenty six lakh fifty thousand only)
The earnest money deposit for **Property No.1** will be **Rs.2,65,000/-** (Rupees Two lakh sixty five thousand only)

The reserve price for **Property No.2** will be **Rs.1,28,00,000/-** (Rupees One crore twenty eight lakh only)
The earnest money deposit for **Property No.2** will be **Rs.12,80,000/-** (Rupees Twelve lakh eighty thousand only)

The reserve price for **Property No.3** will be **Rs.86,00,000/-** (Rupees Eighty six lakh only)
The earnest money deposit for **Property No.3** will be **Rs.8,60,000/-** (Rupees Eight Lakh sixty thousand only)

The Earnest Money Deposit shall be deposited on or before **4.00 p.m.** of **27/11/2026**.

1.	Name and Address of the Secured Creditor	Canara Bank, ARM Branch Madurai, 2nd Floor, Vellapandian Towers, 120 ft. Mattuthavani Surveyor Colony Road, Mattuthavani, Madurai – 625007.
2.	Name and Address of the Borrower & Guarantor	1. M/s Ariyanayaki Agro Foods International C/28 Sorgavasal 1st Street, Narayanapuram Pallathur Sivagangai. Pin-630107 Cell: 9944446979. 2. Mr S Sekar (Guarantor) S/o Mr. K Sivaprakasam, 28 C Sorgavasal Street Narayanapuram Pallathur, Sivagangai Pin.630107

केनरा बैंक CANARA BANK ARM BRANCH MADURAI - 625 001

		3. Mrs S Selvakkumari (Guarantor) W/o Mr. K Sivaprakasam 28 C Sorgavasal Street Narayanapuram Pallathur Sivagangai.Pin.630107 4. Mrs S Shankar (Guarantor) S/o Mr. K Sivaprakasam, 28 C Sorgavasal Street Narayanapuram Pallathur, Sivagangai.Pin.630107 5. Mr M Pandiya Raja (Guarantor) S/o Mr Murugan, No 8 Sorkavasal Street Pallathur, Sivagangai.Pin.630107 6. Mr S Aariya Kannan (Guarantor) S/o Mr Sethuraman, 4/1 Vebridge Mainroad Kothari Pallathur, Sivagangai.Pin.630107 Cell: 9360619191 7. Mr. K Sivaprakasam (Proprietor) C/28 Sorgavasal 1st Street, Narayanapuram Pallathur Sivagangai. Pin-630107
3.	Total liabilities as on 31/10/2026	**Rs. 11,65,83,848.28** (Rupees Eleven crore sixty five lakh eighty three thousand eight hundred forty eight and Paise twenty eight only) as on 31/10/2026 with further interest from 01/11/2026 + cost
4.	e) Mode of Auction f) Details of Auction service provider g) Date & Time of Auction h) Place of Auction	E-Auction M/s PSB Alliance (BAANKNET), Mobile : 8291220220 Email : support.BAANKNET@psballiance.com **30/11/2026 12.00 p.m. to 01.00 p.m.** https://baanknet.com/
5.	Details of Property/ies	As per Schedule – A mentioned below.
6.	Reserve Price	The reserve price for **Property No.1** will be **Rs.26,50,000/-** (Rupees Twenty six lakh fifty thousand only) The reserve price for **Property No.2** will be **Rs.1,28,00,000/-** (Rupees One crore twenty eight lakh only) The reserve price for **Property No.3** will be **Rs.86,00,000/-** (Rupees Eighty six lakh only)
7.	Earnest Money Deposit	The earnest money deposit for **Property No.1** will be **Rs.2,65,000/-** (Rupees Two lakh sixty five thousand only) The earnest money deposit for **Property No.2** will be **Rs.12,80,000/-** (Rupees Twelve lakh eighty thousand only) The earnest money deposit for **Property No.3** will be **Rs.8,60,000/-** (Rupees Eight Lakh sixty thousand only) The Earnest Money Deposit shall be deposited on or before **4.00 p.m.** of **27/11/2026**.
8.	The property can be inspected Date & Time	On or before 4.00 p.m. of 27/11/2026
9.	Detail of Encumbrance	Property no: 3 The Authorized Officer hereby declares that while the property in constructive possession and covered by the primary title deeds is Survey No. 231/18 (Property No. 4), the registered MODTD inadvertently mentions the survey number as 231/8 due to an error by the Borrower/ Mortgagor. The Secured Creditor is enforcing its interest on the actual property (S.No. 231/18) as per the title chain and physical boundaries and the sale is conducted on an 'As is where is' basis with the successful bidder

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		being responsible for any subsequent rectification or due diligence regarding this discrepancy at their own cost.
10.	Detail of litigation	No litigation is known to the bank as on 09/11/2026

Schedule – A

Details and full description of the Immovable properties:

Property No. 1:

All that part and parcel of the property at Sivaganga District, Karaikudi Registration District, Karaikudi No.1, Joint Sub-District, Karaikudi Taluk, Pallathur panchayat, Pallathur Village, In Ground Rent Survey No.85/5B-part, Extent:- Site measuring Eastern 4366.50 Sq .ft Out of 30 cents with building thereon.

Four Boundaries:-

North: House belongs to Sivaprakasam
South: Vacant site belongs to Radhakrishnan
East: North South Sorgavasal 1st street
West: Property belongs to Gunasekaran and Murugan

Measurements:-

East-West on the Northern side: 61.50 feet
East-West on the Southern side: 61.50 feet
North-South on the Eastern side: 71 feet
North - South on the Western side: 71 feet

Total Area :4,366.50 Sq.feet.

Name of the title holder: Smt.S.Selvakumari.

Property No. 2:

All that part and parcel of the property at Sivaganga District, Karaikudi Registration District, Karaikudi Sub- registration District Joint no 1, Karaikudi Taluk, Pallathur Group, Pallathur Village, Old Patta No.353, 1) in Survey No.234/3-Part 50 Cents, 2) in Survey No.233/12-Part Western 28.62 Cents out of 50 Cents, 3) in Survey No.234/4-Part Western 11.34 Cents Out of 50 Cents, 4) Survey No.233/13-Part Western 28.11 Cents out of 50 cents,
Total Extent:- 1 Acre 18.07 Cents out of 2 Acres.

Four Boundaries: (S.Nos.233/12 and 233/13):-

North: Punjai land belongs to KR.Karuppiah
South: S.Nos.233/3 and 233/4
East: Punja land belongs to KR.Karuppiah
West: S.Nos.233/7 and 233/8

Four Boundaries: (S.Nos.234/3 and 234/4):-

North: S.No.233/13
South: East-West Cart Track
East: S.No.233/4-Part
West: S.No234/2.

Name of the title holder: Mr S Sekar and Smt S Selvakkumari.

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Property No. 3:
All that part and parcel of the property at Sivagangai District, Karaikudi Registration District, Karaikudi No.1 Joint Sub Registrar Office, Karaikudi Taluk, Pallathur Panchayat, Kothari Group, Pallathur Village.

Surveyed as:
1) Survey No 231/18- Punja land -0.20.0 Hectares- 49 cents
Four Boundaries:
North: Punja land S.no233/17 owned by RM.Rengasamy
South: Punja land S.No.231/7 owned by P. Kasi
East: Punja land S.No.231/7 owned by PL.Periasamy
West: Punja land S.No.232

2) Survey No 231/16- Punja land -0.20.0 Hectares- 49 cents

3) Survey No 231/17- Punja land -0.20.0 Hectares- 49 cents

Total Extent (Survey No 231/16, 231/17, 231/18) : 147 cents

Four Boundaries:
North: Punja land S.no231/15 owned by Rengasamy
South: Punja land S.No.231/18 owned by S.Vadivel
East: Punja land S.No.232/2 owned by Government and Vaikal and Cart Track and Punja land S.No.232/3 owned by O.M.Gopal
West: Punja land S.No.231/8 owned by M.Kasinathan and punja land owned by PL. Periyasamy.

Name of the title holder: Sri K Sivaprakasam, Smt S Selvakkumari and Mr S Sekar

11. Other terms and conditions :

a. 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.

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on or before 27/11/2026 between 10:00 am and 4:00pm.

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 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.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) for Property 1 being **Rs.2,65,000/- (Rupees Two lakh sixty five thousand only)**, for Property 2 being **Rs.12,80,000/- (Rupees Twelve lakh eighty thousand only)**, for Property 3 being **Rs.8,60,000/- (Rupees Eight Lakh sixty thousand 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

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deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 27/11/2026 at 4:00 PM.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs 10,000/- for properties 1 and Rs. 1,00,000/- for Properties 2 & 3 (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.

g. The incremental amount/price during the time of each extension shall be Rs 10,000/- for property 1 and Rs. 1,00,000/- for Properties 2 & 3 (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. 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, ARM Branch Madurai, IFSC Code CNRB0006291.

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

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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 or before 27/11/2026 from 10:00 a.m. to 4:00 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 the Nodal Officer & its team Branch, Ph. No. Mobile 9489046509) 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

कृते केनरा बैंक / For CANARA BANK
अधिकृत अधिकारी / Authorized Officer
ए आर एम शाखा, मदुरै / ARM Branch, Madurai.

Date : 09/11/2026
Place : Madurai

Authorised Officer
Canara Bank

केनरा बैंक / CANARA BANK
ARM BRANCH
MADURAI - 625 001