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

(A GOVERNMENT OF INDIA UNDERTAKING)
COVERING LETTER TO SALE NOTICE
ASSET RECOVERY MANAGEMENT BRANCH I

Ref :VR-38/SN/VISHNU TECHNOLOGIES/FY 2026 - 27/8 **Date : 07.11.2026**

To

M/s. VISHNU TECHNOLOGIES, (Represented By Its Propreitrix Mrs K Indira) 125 M B T ROAD MUTHUKADAI RANIPET VELLORE TAMIL NADU 632401.	M/s. VISHNU TECHNOLOGIES, (Represented By Its Propreitrix Mrs K Indira) 13F 8 MF ROAD KELLYS ,1 NAVALPUR RANIPET VELLORE -632401
Mrs. K INDIRA, W/O KATHIRAVAN 13F 8 MF ROAD KELLYS 1 NAVALPUR RANIPET VELLORE -632401	Mrs. K INDIRA, W/O KATHIRAVAN 157 PILLAIYAR KOIL STREET NEELAKANDARAYAPURAM WALAJA TK VELLORE -632501
Mr. K VIKRAM, S/O N KATHIRVAN 13F 8 MF ROAD KELLYS 1 NAVALPUR RANIPET VELLORE -632401	Mr. N KATHIRAVAN, S/O N M NATESAN CHETTIYAR 13F 8 MF ROAD KELLYS 1 NAVALPUR RANIPET VELLORE -632401

Sir / Madam,

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.

Your account has been transferred to **Asset Recovery Management Branch I, Chennai**. As you are aware, the Authorized Officer, **Canara Bank Arm Branch 1 Chennai** had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to **the respective branch** of Canara bank.

The undersigned proposes to sell the assets (through e-auction) more fully described in the Sale Notice.

Hence, 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.

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

प्राधिकृत अधिकारी / Authorised Officer
आ व [illegible] Chennai-18.

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – SALE NOTICE

केनरा बैंक Canara Bank
सिण्डिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
ASSET RECOVERY MANAGEMENT BRANCH I
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, since transferred to **Asset Recovery Management Branch I, Chennai** of the Canara Bank, the **symbolic possession** of which has been taken by the Authorised Officer of **Chennai ARM 1 branch**, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **26.11.2026,** (Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)) for recovery of **Rs. 2,18,65,589.15 (Rupees Two Crores Eighteen Lakhs Sixty Five Thousand Five Hundred Eighty Nine and paise Fifteen only)** due as on **31.10.2026 with further interest and other incidental charges thereto incurred by the bank** to the Asset Recovery Management Branch I, Chennai of Canara Bank from **M/s Vishnu Technologies represented by its Proprietor Smt K Indira and guarantors Smt. Umarani. Sri.Kathiravan and Sri K Vikram** The Reserve Price will be Rs.37,00,000/- (Rupees Thirty Seven Lakhs Only) and the Earnest Money Deposit: Rs.3,70,000/- (Rupees Three lakhs Seventy thousand Only). The Earnest Money Deposit shall be deposited on or before **25.11.2026 by 11.00 PM.**

DETAILS OF PROPERTY (Owner Smt K Indira)CERSAI ID-400009645054

1. House site in Vellore District ,Vellore Registration district, Katpadi Taluk, Katpadi Sub Registration District, Kangeyanallur Village, Old S NO 440,New S No 440/5 ,Plot No 10 measuring East to West 40ft, North to South 59ft totalling to 2360 sqft bounded on the North by 23ft Road, South by Vacant Site of A S Babu and Rajendiran ,East by 30 ft Road , West by Plot no 11
2. House site in Vellore District ,Vellore Registration district, Katpadi Taluk, Katpadi Sub Registration District, Kangeyanallur Village, Old S NO 440,New S No 440/5 , Plot No 11 measuring East to West 40ft, North to South 59ft totalling to 2360 sqft bounded on the North by 23ft Road, South by Vacant Site of A S Babu and Rajendiran, East by Plot No 10, West by Plot no 12
3. House site in Vellore District ,Vellore Registration district, Katpadi Taluk, Katpadi Sub Registration District, Kangeyanallur Village, Old S NO 440,New S No 440/5 , Plot No 12 measuring East to West 40ft, North to South 59ft totalling to 2360 sqft bounded on the North by 23ft Road, South by Vacant Site of A S Babu and Rajendiran, East by Plot No11, West by Plot no 13
4. House site in Vellore District ,Vellore Registration district, Katpadi Taluk, Katpadi Sub Registration District, Kangeyanallur Village, Old S NO 440,New S No 440/5 , Plot No 13 measuring East to West 40ft, North to South 59ft totalling to 2360 sqft bounded on the North by 23ft Road, South by Vacant Site of A S Babu and Rajendiran, East by Plot No12, West by Plot no 14
5. House site in Vellore District ,Vellore Registration district, Katpadi Taluk, Katpadi Sub Registration District, Kangeyanallur Village, Old S NO 440,New S No 440/5 , Plot No 14 measuring East to West 40ft, North to South 59ft totalling to 2360 sqft bounded on the North by 23ft Road, South by Vacant Site of A S Babu and Rajendiran, East by Plot No12 , West by Vacant Site of A S Babu and Rajendiran

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 **Canara Bank Asset Recovery Management Branch I,** Chennai (Ph. No. 044 - 2849 6339 / 2849 6900) E-mail: **cb2361@canarabank.com** during office hours on any working day. Portal of E-Auction: **https://baanknet.com**

कृते केनरा बैंक For CANARA BANK

Date : 07.11.2026

प्राधिकृत अधिकारी / Authorised Officer
आ व प्र शाखा / ARM Branch, Chennai-18.

AUTHORISED OFFICER

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

A GOVERNMENT OF INDIA UNDERTAKING)
ASSET RECOVERY MANAGEMENT BRANCH I
DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07.11.2026

1. Name and Address of the Secured Creditor	:	Canara Bank, Asset Recovery Management Branch I, 524, 8th Floor, Canara Towers, Anna Salai, Teynampet, Chennai – 600 018 (Ph.No.044 - 2849 6339, 2849 6900)
2. Name and Address of the Borrowers and Guarantors	:	1. M/s. VISHNU TECHNOLOGIES, (Represented By Its Propreitrix Mrs K Indira) 125 M B T ROAD MUTHUKADAI RANIPET VELLORE TAMIL NADU 632401. 2. M/s. VISHNU TECHNOLOGIES, (Represented By Its Propreitrix Mrs K Indira) 13F 8 MF ROAD KELLYS ,1 NAVALPUR RANIPET, VELLORE -632401 3. Mrs. K INDIRA, W/O KATHIRAVAN 13F 8 MF ROAD KELLYS 1 NAVALPUR RANIPET,VELLORE -632401 4. Mrs. K INDIRA, W/O KATHIRAVAN 157 PILLAIYAR KOIL STREET NEELAKANDARAYAPURAM WALAJA TK VELLORE -632501 5. Mr. N KATHIRAVAN, S/O N M NATESAN CHETTIYAR 13F 8 MF ROAD KELLYS 1 NAVALPUR RANIPET VELLORE -632401 6. Mr. K VIKRAM, S/O N KATHIRVAN 13F 8 MF ROAD KELLYS 1 NAVALPUR RANIPET,VELLORE -632401
3. Total liabilities as on 31.10.2026	:	**Rs. 2,18,65,589.15 (Rupees Two Crores Eighteen Lakhs Sixty Five Thousand Five Hundred Eighty Nine and paise Fifteen 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	:	**Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172 / 8291220220/ 9892219848 / 8160205051, Email:support.baanknet@psballiance.com/ support.baanknet@procure247.com).**
(c) Date & Time of Auction	:	**26.11.2026 & Time** 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
(d) Portal of E-Auction	:	**https://baanknet.com**
5. Reserve Price	:	Rs.37,00,000/- (Rupees Thirty Seven Lakhs Only

केनरा बैंक / CANARA BANK * Chennai-18. * शाखा / ARM Branch

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

6. Earnest Money deposit		Rs.3,70,000/- (Rupees Three lakhs Eighty thousand Only)
7. The property can be inspected on		**24.11.2026 Time 11.00 hrs to 16.00hrs**

OTHER TERMS AND CONDITIONS

a. The property/ies will be sold in **"As is where is", "As is what is", and "Whatever there is"** condition, including encumbrances if any.(There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Monet deposit (EMD) referred to in (e).

b. The property/ies will be sold above the reserve price.

c. The property can be inspected, with Prior Appointment with Authorised Officer, on **24.11.2026** between 11.00 A.M. & 4.00 P.M.

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 Pan Card &Aadhar linked with latest Mobile Number and also register with digilocker mandatorily. For bidding in the above auction from Baanknet.com portal (M/s PSB Alliance Pvt Ltd), you may contact the helpdesk support of Baanknet (Contact details - 8291220220, Email: support.baanknet@psballiance.com.

e. The intending bidders shall deposit Earnest Money deposit (EMD) , 10% of the Reserve Price 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 25.11.2026 till 11.00 PM**

f. 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. 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.50,000/-** 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. 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**, IFSC Code **CNRB0002361.**

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

l. 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 separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e- Auction advertisement

does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

n. 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 **24.11.2026**between 11.00 A.M. & 4.00 P.M.

o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p. For further details, contact **Canara Bank, Asset Recovery Management Branch I, 524, 8th Floor, Canara Towers, Anna Salai, Teynampet, Chennai – 600 018**. (Ph.No.044 - 2849 6339, 2849 6900) OR the service provider **Baanknet (M/s PSB Alliance Pvt. Ltd),** (Contact No. **7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051, Email : support.baanknet@psballiance.com/ support.baanknet@procure247.com).**

q. 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.

कृते केनरा बैंक For CANARA BANK

प्राधिकृत अधिकारी Authorised Officer

Place : Chennai
Date : 07.11.2026

AUTHORISED OFFICER
CANARA BANK