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

SPECIALIZED ARM II BRANCH CHENNAI [7901]

Ref: COCHN/7901/SN/VELMURUGANR/26-27/5 **Date: 13/11/2026**

To,

Borrower/Guarantor/Mortgagor

Mr. VELMURUGAN R (BORROWER) S O RAJA GOPAL, HNO 11 5 6TH STREET, JOTHI NAGAR, THIRUVOTTIYUR, AMBATTUR, TIRUVALLUR, TAMIL NADU-600019.	Mr. P RANJITHKUMAR (GUARANTOR) S O PURUSHOTHAMAN P NO 1 AYYAPPAN NAGAR, THIURVERKADU, AMBATTUR, TIRUVALLUR TAMIL NADU-600077.

Dear Sir,

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, the Authorized Officer, Canara Bank, **Shenoy Nagar** Branch had taken possession of the assets described in Schedule of Sale Notice annexed here to in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **Specialized ARM Branch II** Chennai of Canara Bank. The undersigned proposes to sell the assets (through e-auction) 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 (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 and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in this enclosed Sale Notice.

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

Authorised Officer
ARM Branch-II, Chennai-17.

AUTHORISED OFFICER
CANARA BANK
ENCLOSURE – SALE NOTICE

केनरा बैंक / CANARA BANK
चेन्नै Chennai-17.
आ व प्र शाखा-II / ARM Branch-II

No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar, Chennai – 17
Email: cb7901@canarabank.com

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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 that the below described immovable property mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorized Officer of **Shenoy Nagar Branch** of the Canara Bank, will be sold with **"As is where is", "As is what is", and "Whatever there is"** on **30/11/2026 (Time 11.30 a.m. to 12.30 p.m.)** for recovery of **Rs.54,61,598.96** (Rupees Fifty Four Lakhs Sixty One Thousand Five Hundred Ninety Eight and Paise Ninety Six Only) due as on 10/11/2026 with future interest from thereon to the Specialized ARM Branch II Chennai **Branch** of Canara Bank from Mr.VELMURUGAN R (BORROWER) and Mr.P RANJITHKUMAR (GUARANTOR)

The Reserve Price will be:

Rs.24,00,000/- (Rupees Twenty Four Lakhs only)

The Earnest Money Deposit will be:

Rs. 2,40,000/- (Rupees Two Lakh Forty Thousand Only)

The Earnest Money Deposit shall be deposited on or before 30/11/2026 by 10.00 A.M.

Details of Property:

S No	IMMOVABLE	Name of Title holder
	Details of Property:	
1	Schedule – "A" All that piece and parcel of Vacant Land situated at Eastern Portion of Plot No. 8 bearing Plot No. B, (i.e Plot No. 8B) measuring to an extent of 1276 Square Feet out of 2436 Square Feet (as per the Planning Permit No. 39103, File No. 3426/14/A3, dated 01.10.2014) situated at "Jain Nagar". Comprised in New Survey No. 260/1B Part and Survey No. 260/1 Part as per Patta No. 201, New Patta No. 5577 in New Survey No. 260/1C2 Ayappakkam Village, Avadi Taluk, Thiruvallur District and bounded on the, North by: 20 Feet wide Road South by: Plot No 13 East by : Plot No 9 West by: Remaining Portion of Plot No. 8 (Plot No. A)	**Mr. VELMURUGAN R (BORROWER)**

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	Measuring on the: North to South on the Eastern side : 22 feet North to South on the Western side : 22 Feet East to West on the Northern side: 58 Feet East to West on the Southern side : 58 Feet In all measuring 1276 Square feet of vacant land and situated within the Sub-registration of Ambattur and Registration District of Chennai North Schedule – 'B' All that piece and portion of Flat No G-1 in the Ground Floor measuring 910 Square Feet of plinth area including common area with all amenities together with 348 Square feet Undivided share of land in the Schedule-A property.	

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 Chief Manager, Canara Bank, Specialized ARM Branch II Chennai Branch (Ph. No.: 9740145622)** during office hours on any working day. Portal of E-Auction: **https://baanknet.com**

कृते केनरा बैंक / For CANARA BANK

Authorised Officer
Arm Branch-II Chennai-17

AUTHORISED OFFICER
CANARA BANK

Date: 13/11/2026
Place: Chennai

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Chennai-17.
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भारत सरकार का उपक्रम A Government of India Undertaking

सिंडिकेट Syndicate

SPECIALIZED ARM II BRANCH CHENNAI [7901]

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 13/11/2026

1. Name and Address of the Secured Creditor: Canara Bank, **Specialized ARM Branch II Chennai No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar, Chennai – 600 017**
Ph.: 9740145622
E-mail: cb7901@canarabank.com

2. Name and Address of the Borrower

Mr. VELMURUGAN R (BORROWER) S O RAJA GOPAL,HNO 11 5 6TH STREET, JOTHI NAGAR,THIRUVOTTIYUR, AMBATTUR,TIRUVALLUR, TAMIL NADU-600019.	Mr. P RANJITHKUMAR (GUARANTOR) S O PURUSHOTHAMAN P,NO 1 AYYAPPAN NAGAR, THIURVERKADU,AMBATTUR,TIRUVALLUR TAMIL NADU-600077.

3. Total liabilities: **Rs.54,61,598.96/-** (Rupees Fifty Four Lakhs Sixty One Thousand Five Hundred Ninety Eight and Paise Ninety Six Only) due as on 10/11/2026 with future interest from thereon to the **Specialized ARM Branch II Chennai Branch** of Canara Bank and other incidental charges thereto incurred by the Bank.

4. (a) Mode of Auction : Online Auction (E-Auction)

(b) Details of Auction service provider: https://baanknet.com

(c) Date & Time of Auction : 30/11/2026(Time 11.30 a.m. to 12.30 p.m.).

(d) Portal of E-Auction : https://baanknet.com

5. Reserve Price : **Rs.24,00,000/- (Rupees Twenty Four Lakhs only)**

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 Money Deposit (EMD) referred to in (e) below.
b. The property/ies will be sold above the Reserve Price.
c. The property can be inspected, with Prior Appointment with Authorized 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 & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker

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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 8291220220, Email: support.BAANKNET@psballiance.com.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of 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 **30/11/2026**, 10.00 A.M.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.25,000/-** (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.25,000/-** (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. 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, **Specialized ARM Branch II Chennai,** IFSC Code **CNRB0007901**.

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 eAuction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is

CANARA BANK Chennai-17. शाखा-II / ARM Branch-II

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** from **11:00 A.M** to **04:00 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 **Specialized ARM Branch II Chennai, No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar,**Chennai – 600 017, Ph.: 91-**9740145622 Email Id :** cb7901@canarabank.com may be contacted during office hours on any working day. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: support.BAANKNET@psballiance.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

Authorised Officer
ARM Branch-II, Chennai-17

AUTHORISED OFFICER
CANARA BANK

Place: Chennai
Date: 13/11/2026

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