केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

CANARA BANK

COVERING LETTER TO SALE NOTICE

Ref: SARFAESI/SN/RJK/NOV/26/1118 Date: 16/11/2026

To

PARTIES TO M/s SN ASSOCIATES LOANS:

1. M/s SN ASSOCIATES,
(PROPRIETOR: NITHYA M)
D. NO. 7/25, VAYAKADU,
KUDI STREET, KANNURPATTI,
NAMAKKAL - 637 014
Mobile: 9600793783 [PROPRIETOR & MORTGAGOR]

2. SRI. SENGOTTUVEL K,
S/o KARUPANNAGOUNDER,
D. NO. 7/25, VAYAKADU,
KUDI STREET, KANNURPATTI,
NAMAKKAL - 637 014
Mobile: 9994976276 [GUARANTOR & MORTGAGOR]

3. SRI. JAYACHANDRAN V N,
S/o NALLASAMY V R,
D. NO. 156, PERIYAKATTU THOTTAM,
(OPPOSITE TO TEMPLE)
VILLARASAMPATTI, ERODE - 638 107
Mobile: 9842704454 [GUARANTOR & MORTGAGOR]

4. SRI. SADEES KUMAR N,
S/o NALLASAMY V R,
D. NO. 156, PERIYAKATTU THOTTAM,
(OPPOSITE TO TEMPLE)
VILLARASAMPATTI, ERODE - 638 107
Mobile: 9443041847 [GUARANTOR & MORTGAGOR]

5. SMT. SARASWATHY N,
S/o NALLASAMY V R,
D. NO. 156, PERIYAKATTU THOTTAM,
(OPPOSITE TO TEMPLE)
VILLARASAMPATTI, ERODE - 638 107
Mobile: 9486131122 [GUARANTOR & MORTGAGOR]

7. SRI. SHANKAR D,
S/o P.K. DEIVASIGAMANI,
D. NO. 4/27, MEKADU THOTTAM,
KUMARASAMY NAGAR,
KUMARAPALAYAM MAIN ROAD,
TIRUCHENGODE, NAMAKKAL - 638 008
Mobile: 9842993333 [GUARANTOR & MORTGAGOR]

Asset Recovery Branch (ARM Branch)
1st Floor, Regional office, Muthaiah towers, Williams road, Trichy – 620001.
E-mail id : cb6818@canarabank.com Phone: 0431-2416067

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PARTIES TO M/s SN TRADERS LOAN:

1. M/s SN TRADERS,
(PROPRIETOR: SENGOTTUVEL K)
D. NO. 7/25, VAYAKADU,
KUDI STREET, KANNURPATTI,
NAMAKKAL - 637 014
Mobile: 9994976276 [BORROWER]

2. SRI. SENGOTTUVEL K,
S/o KARUPANNAGOUNDER,
D. NO. 7/25, VAYAKADU,
KUDI STREET, KANNURPATTI,
NAMAKKAL - 637 014
Mobile: 9994976276 [PROPRIETOR & MORTGAGOR]

3. SRI. JAYACHANDRAN V N,
S/o NALLASAMY V R,
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(OPPOSITE TO TEMPLE)
VILLARASAMPATTI, ERODE - 638 107
Mobile: 9842704454 [GUARANTOR & MORTGAGOR]

4. SRI. SADEES KUMAR N,
S/o NALLASAMY V R,
D. NO. 156, PERIYAKATTU THOTTAM,
(OPPOSITE TO TEMPLE)
VILLARASAMPATTI, ERODE - 638 107
Mobile: 9443041847 [GUARANTOR & MORTGAGOR]

5. SMT. SARASWATHY N,
S/o NALLASAMY V R,
D. NO. 156, PERIYAKATTU THOTTAM,
(OPPOSITE TO TEMPLE)
VILLARASAMPATTI, ERODE - 638 107
Mobile: 9486131122 [GUARANTOR & MORTGAGOR]

PARTIES TO M/s NS TEX LOANS:

1. M/s NS TEX,
(PROPRIETOR: NITHYA M)
D. NO. 13, WEST CAR STREET,
IDIGARAI, COIMBATORE NORTH,
COIMBATORE - 641 002
Mobile: 9600218298 [BORROWER]

2. SMT. NITHYA M,
D/o MOORTHY R, D. NO. 13,
WEST STREET, IDIGARAI,
COIMBATORE NORTH,
COIMBATORE - 641 022
Mobile: 9600793783 [PROPRIETOR & MORTGAGOR]

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3. SRI. SHANKAR D,
S/o P.K. DEIVASIGAMANI,
D. NO. 4/27, MEKADU THOTTAM,
KUMARASAMY NAGAR,
KUMARAPALAYAM MAIN ROAD,
TIRUCHENGODE, NAMAKKAL - 638 008
Mobile: 9842993333 [GUARANTOR & MORTGAGOR]

4. SRI. SENGOTTUVEL K,
S/o KARUPANNAGOUNDER,
D. NO. 7/25, VAYAKADU,
KUDI STREET, KANNURPATTI,
NAMAKKAL - 637 014
Mobile: 9994976276 [GUARANTOR & MORTGAGOR]

PARTIES TO HL AVAILED BY SRI. SENGOTTUVEL K:
1. SRI. SENGOTTUVEL K,
S/o KARUPANNAGOUNDER,
D. NO. 7/25, VAYAKADU,
KUDI STREET, KANNURPATTI,
NAMAKKAL - 637 014
Mobile: 9994976276 [BORROWER & MORTGAGOR]

2. SMT. NITHYA M,
D/o MOORTHY R, D. NO. 13,
WEST STREET, IDIGARAI,
COIMBATORE NORTH,
COIMBATORE - 641 022
Mobile: 9600793783 [CO- BORROWER]

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 ARM TRICHY Branch have taken 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 ARM TRICHY Branch of Canara Bank. The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

केनरा बैंक / CANARA BANK विशिष्ट आ.व.प्र शाखा Specialised A.R. Branch Dp-6818 तिरुचिरा / TRICHY-1

Asset Recovery Branch (ARM Branch)
1st Floor, Regional office, Muthaiah towers, Williams road, Trichy – 620001.
E-mail id : cb6818@canarabank.com Phone: 0431-2416067

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ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

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,

केनरा बैंक CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

Authorised Officer,
Canara Bank

ENCLOSURE – SALE NOTICE

केनरा बैंक CANARA BANK विशिष्ट आ.व.प्र शाखा Specialised A.R.M. Branch Dp-6818 तिरुचिरा / TRICHY

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(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

CERSAI ID: 400071413431 & 200088640196

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 property mortgaged/ charged to the secured Creditor, the **Symbolic** possession of which has been taken by the Authorized Officer of Canara Bank, **ARM TRICHY** Branch (The Secured Creditor) will be sold on As is where is", As is what is", and Whatever there is" on **23/12/2026** (mention date of sale), for recovery of **Rs.183230103/-** (Rupees Eighteen Crore Thirty Two Lakh Thirty Thousand One Hundred and Three Only) due to the Secured Creditor from **1.M/s SN ASSOCIATES, PROPRIETOR: SMT.NITHYA M, SRI. SENGOTTUVEL K(GUARANTOR), SRI. JAYACHANDRAN V N(GUARANTOR), SRI. SADEES KUMAR N(GUARANTOR), SMT. SARASWATHY N(GUARANTOR) SRI. SHANKAR D(GUARANTOR). 2. M/s SN TRADERS PROPRIETOR: SENGOTTUVEL K, SRI. JAYACHANDRAN V N(GUARANTOR), SRI. SADEES KUMAR N(GUARANTOR), SMT. SARASWATHY N(GUARANTOR). 3.M/s NS TEX PROPRIETOR: SMT NITHYA M, SRI. SHANKAR D(GUARANTOR), SRI. SENGOTTUVEL K (GUARANTOR) , 4.HOUSING LOAN SRI. SENGOTTUVEL K(BORROWER) & SMT. NITHYA M(CO BORROWER)**.
The reserve price of the property:1 will be **Rs.22800000/-** (Rupees Two Crore Twenty Eight Lakh Only) and the earnest money deposit of the property:1 will be **Rs.2280000/-** (Rupees Twenty Two Lakh Eighty Thousand Only).
The reserve price of the property:2 will be **Rs.32600000/-** (Rupees Three Crore Twenty Six Lakh Only) and the earnest money deposit of the property:2 will be **Rs.3260000/-** (Rupees Thirty Two Lakh Sixty Thousand Only).

1	Name and Address of the Secured Creditor	Canara Bank, **ARM TRICHY** Branch
2	Name and Address of the Borrower & Guarantor	
1.M/s SN ASSOCIATES, PROPRIETOR: SMT.NITHYA M, SRI. SENGOTTUVEL K(GUARANTOR), SRI. JAYACHANDRAN V N(GUARANTOR), SRI. SADEES KUMAR N(GUARANTOR), SMT. SARASWATHY N(GUARANTOR) SRI. SHANKAR D(GUARANTOR). 2. M/s SN TRADERS PROPRIETOR: SENGOTTUVEL K, SRI. JAYACHANDRAN V N(GUARANTOR), SRI. SADEES KUMAR N(GUARANTOR), SMT. SARASWATHY N(GUARANTOR). 3.M/s NS TEX PROPRIETOR: SMT NITHYA M, SRI. SHANKAR D(GUARANTOR), SRI. SENGOTTUVEL K (GUARANTOR) , 4.HOUSING LOAN SRI. SENGOTTUVEL K(BORROWER) & SMT. NITHYA M(CO BORROWER)		

Asset Recovery Branch (ARM Branch)
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3	Total liabilities as on 20/09/2026	**Rs.183230103/-** (Rupees Eighteen Crore Thirty Two Lakh Thirty Thousand One Hundred and Three Only)
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	**E-Auction** **M/s PSB Alliance (BAANKNET)** **23/12/2026, 12.30 HRS to 13.30 HRS** **TRICHY**
5	Details of Property/ies	

PROPERTY:1

All that part and parcel of land and residential house building in the name of SRI. K. SENGOTTUVEL, S/o KARUPPANNA GOUNDER

Item 1:
Located at Coimbatore District, Periyanaickenpalayam SRO, Idikarai village, D.No. 42 West Ratha Street, Old Natham S.No.504/1A1, New Natham S.No.504/1A1A, present Natham S.NO. 941/4, Patta No.236 admeasuring 988 Sq.ft bounded by

NORTH OF: House of Ramachandran
SOUTH OF – Property of Second Thakku
EAST OF – Land Ramathal and others
WEST OF – Land Kuppanna Gounder and others

Within the above boundaries the land measuring of East-West Northern side 38 feet, East West Southern 38 feet, South North Easternside 26 feet South North western side 26 feet totally an extent of 988 Sq.ft of land

Item 2:
Located at Coimbatore District, Periyanaickenpalayam SRO, Idikarai village, D.No. 42 West Ratha Street, Old Natham S.No.504/1A1, New Natham S.No. 504/1A1A, present Natham S.No. 941/4, Patta No.236 admeasuring 960 Sq.ft bounded by

NORTH OF: Property of 1st Thakku
SOUTH OF – East West Road
EAST OF – Land Ramathal and others
WEST OF – Land Kuppanna Gounder and others

Within the above boundaries the land measuring of East-West Northern side 24 feet, East West Southern 24 feet, South North Easternside 40 feet South North western side 40 feet totally an extent of 960 Sq.ft of land

Item 3:
Located at Coimbatore District, Periyanaickenpalayam SRO, Idikarai village, D.No. 42 West Ratha Street, Old Natham S.No.504/1A1,

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New Natham S.No. 504/1A1A, present Natham S.NO. 941/4, Patta No.236 admeasuring 96 Sq.ft bounded by

NORTH OF: Site and House of Palaniswamy
SOUTH OF – East West Road
EAST OF – Land of Kanagamalar
WEST OF – Land of VK Thangavel

Within the above boundaries the land measuring of East-West Northern side 1 ½ feet, East West Southern 1 ½ feet, South North Easternside 64 feet South North western side 64 feet totally an extent of 96 Sq.ft of land (South North Western Side)

Totally an extent of Item I to Item III = 2044 Sq.ft equivalent to 189.89 Sq.mt of land.

This property with house building bearing D.No.42 West ratha street E.B.S.No.122-001-399 meter, meter deposit, common usual rights, Compound wall, Water Facilities, Drainage Facilities, Pathway and all easement rights

PROPERTY:2

All that piece and parcel of land and R.C.C. Godown Building in the name of SMT. M. NITHYA, D/o MOORTHY & W/o SENGOTTUVEL K

Item No.1 :

Tirupur Registration District, Tirupur Joint I Sub Registration District, Tirupur Taluk, Tirupur Town, 3rd Ward, in Avinashi Road, Thottipalayam Village to S.F.No. 107/2, T.S.No. 445/1, Block No.H, Ward No.1, presently Tirupur North Taluk, Thottipalayam, Ward No.11, Block No.46, T.S.No.7 as layout plan the North Portion of Site No.11 boundaries and measurements as follows:

North of: The middle portion of Site No.11 (Property of Schedule-2)

South of: The buildings of R. Ammasai Gounder and Valliyammai.

East of: Site No.10 a Portion

West of: South North Avinashi Road,

Within the Above

East West on the North — 67 ½ Ft

East West on the South — 69 ¾ Ft

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North South on the West — 14 ½ Ft

North South on the East — 11 Ft

Admeasuring 875 Sq.Ft of land,

Item No.2 :

Tirupur Registration District, Tirupur Joint I Sub Registration District, Tirupur Taluk, Tirupur Town, 3rd Ward, in Avinashi Road, Thottipalayam Village to S.F.No. 107/2, T.S.No. 445/1, Block No.11, Ward No.1, presently Tirupur North Taluk, Thottipalayam, Ward No.H, Block No.46, T.S.No.7 as layout plan the Middle Portion of Site No.11 boundaries and measurements as follows:

North of — The Southern portion of Site No.11 and in this buildings

South of — The North Portion of Site No.11 (Schedule-1 Property)

East of — Site No.10 a Portion

West of — South North Avinashi Road,

Within the Above

East West on the North — 69 ¾ Ft

East West on the South — 72 Ft

North South on the West — 14 ½ Ft

North South on the East — 11 Ft

Admeasuring 903 Sq.Ft of land,

Totally the above two item is 1778 Sq.ft (165.18 Square meter) otherwise 4 Cents 036 Square feet of lands and in this site Under Ground Build up area 197 Square Feet with RCC Building, Ground Floor Built up area 652 Square Feet, With RCC Building, First Floor Built up area 652 Square feet with RCC building, 2-nd Floor Build up area 652 Square feet with RCC Building.

Moreover house site together with buildings built thereat, its doors, fitting, fixtures, electric connections and water connections its depsoite amount etc, and with pathway rights. Its as government guide line value in Ward B.

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Building Door No. 244/502 Avinashai Road Assessment No. 032/025/01996, Old Assessment No. 032/25034241 Building Door No. 244(1) 502 Avinashai Road Assessment No. 032/025/01997, Old Assessment No. 032/25034242 Water Connection No. 032/025/03410, Old Water Connection No. 032/25050614. Water Connection No. 032/025/03342, Old Water Connection No. 032/25023002. EB Connection No. 03-201-008-962, 03-201-008-228 The Property is situated in Tirupur Corporation Limits.		
6	Property:1 Reserve Price (Please note to mention separately for each property) Property:2 Reserve Price (Please note to mention separately for each property)	**Rs.22800000/-** (Rupees Two Crore Twenty Eight Lakh Only) **Rs.32600000/-** (Rupees Three Crore Twenty Six Lakh Only)
7	Property:1 Earnest Money Deposit Property:2 Earnest Money Deposit	**Rs.2280000/-** (Rupees Twenty Two Lakh Eighty Thousand Only) **Rs.3260000/-** (Rupees Thirty Two Lakh Sixty Thousand Only)
8	The property can be inspected Date & Time	**ON OR BEFORE 22/12/2026** between **11.00 AM** and **4.00 PM.**

9. 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 9(e) below).**

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

c. The property can be inspected on or before to **22/12/2026** between **11.00 AM** and **4.00 PM.**

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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 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 property:1 **Rs. 2280000/-** & Property:2 **Rs.32,60,000/-** being 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 **22/12/2026** at **5.00 PM.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.100000/-** (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.100000/-** (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, **ARM TRICHY** Branch, IFSC Code **CNRB00006818**.

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

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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 or before **22/12/2026** between **11.00 AM** and **4.00 PM.**

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 the authorized officer, Canara Bank, ARM BRANCH Trichy, Ph. No./Mobile No. 9489045912, 9500980927 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**

केनरा बैंक CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

Authorised Officer
Canara Bank

Place: TRICHY
Date: 16/11/2026

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