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

Ref : VR-44/ARM E-AUCTION/RAMANUJAM C/FY 2026 - 27/8 **Date :07.11.2026**

To

Mr. RAMANUJAM C,
S /O CHINNAKANNU,
No.2/27, ESWARAN KOVIL STREET,
NEMELI VILLAGE & TALUK, VELLORE DISTRICT,
TAMIL NADU 631051.

Mrs. VENI R,
W/o RAMANUJAM C,
No.2/27, ESWARAN KOVIL STREET,
NEMELI VILLAGE & TALUK, VELLORE DISTRICT,
TAMIL NADU 631051.

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.

As you are aware, the Authorized Officer, **Canara Bank, Parandur Branch** 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 **Parandur Branch** The account has since been transferred to **Asset Recovery Management Branch I, Chennai**.

The undersigned proposes to sell the assets (through e-auction) more fully described in the Sale Notice. I am herewith sending the Sale Notice (e-auction notice) containing terms and conditions of the sale. The assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

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 प्र शाखा चेन्नै-18. / ARM Branch Chennai-18.

AUTHORISED OFFICER
CANARA BANK
ENCLOSURE – SALE NOTICE

Internal

केनरा बैंक Canara Bank
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(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, the **constructive/physical** possession of which has been taken by the Authorised Officer of **Parandur** Branch, since transferred to **Asset Recovery Management Branch I, Chennai** of the Canara Bank, 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. 64,06,174.77 (Rupees Sixty Four lakhs Six Thousand One Hundred Seventy Four and Paise Seventy Seven 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 **Sri.Ramanujam and Smt Veni R .**The Reserve Price and Earnest Money Deposit will be as follows.

Reserve Price in Rs	Earnest Money Deposit in Rs
22,50,000/- (Twenty two Lakhs and Fifty Thousand Only)	2,25,000/- (Two lakh Twenty Five Thousand only)

The Earnest Money Deposit shall be deposited on or before **25.11.2026 by 11.00 PM.**

DETAILS OF PROPERTY (CERSAI ID 400013308748)

All that Piece and Parcel of the House site situated at Vellore District, Arakkonam taluk, **Kodambakkam** village in "**Lucky Garden**"

Item No. 1 :

The house site bearing **Plot No.49**, comprised in punjai SF No. 346/2A, the ground measuring East to West Northern side 30 ft, East to West Southern side 30 ft, North to South Eastern side 44.6 ft., North to South Western side 45.6 ft To an extent of 1350 sq.ft

Bounded on the
North By **23 ft. wide road**
South By **Kallanguthu**
East By **Plot No. 48**
West By **Plot No.50**

Item No. 2 :

The house site bearing **Plot No.50**, the ground measuring East to West Northern side 30 ft, East to West Souther side 30 ft, North to South Eastern side 45.6 ft., North to South Western side 47 ft, To an extent of **925 sq.ft**

Bounded on the
North By **23 ft. wide road**
South By **Kallanguthu**
East By **Plot No. 49**

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West By **Plot No.51**

Item No. 3 :
The house site bearing **Plot No.51**, the ground measuring East to West Northern side 13 ft East to West Souther side 38 ft North to South Eastern side 47 ft., North to South Western side 49.ft To an extent of **1224 sq.ft**

Bounded on the
North By **23 ft. wide road**
South By **Kallanguthu**
East By **Plot No. 50**
West By **Thamizhvanan's Land**

Item No. 4 :
The house- site bearing **Plot No.48**, the ground measuring East to West Northern side 30 ft East to West Souther side 30 ft North to South Eastern side 43 ft., North to South Western side 44.6 ft., to an extent of **1312 sq.ft**
Bounded on the
North By **23 ft. wide road**
South By **Kallanguthu**
East By **Plot No. 47**
West By **Plot No. 49**

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

Date : 07.11.2026

AUTHORISED OFFICER

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केनरा बैंक Canara Bank
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. Mr. RAMANUJAM C,** **S /O CHINNAKANNU,** **No.2/27, ESWARAN KOVIL STREET,** **NEMELI VILLAGE & TALUK, VELLORE DT** **TAMIL NADU 631051** **2. Mrs. VENI R,** **W/o RAMANUJAM C,** **No.2/27, ESWARAN KOVIL STREET,** **NEMELI VILLAGE & TALUK, VELLORE DISTRICT,** **TAMIL NADU 631051.**
3. Total liabilities as on 31.10.2026	:	**(Rupees Sixty Four lakhs Six Thousand One Hundred Seventy Four and Paise Seventy Seven 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	:	

Reserve Price in Rs	Earnest Money Deposit in Rs
22,50,000/- (Twenty two Lakhs and Fifty Thousand Only)	2,25,000/- (Two lakh Twenty Five Thousand only)

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OTHER TERMS AND CONDITIONS

a. Auction/bidding shall be only through "Online Electronic Bidding" through the website **https://baanknet.com**. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

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

c. 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.

d. EMD amount of 10% of the Reserve Price is to be deposited 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**

e. Intending bidders if applicable shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact 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).**

f. 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 **Baanknet (M/s PSB Alliance Pvt. Ltd),** (Contact No. **7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051, Email:support.baanknet@psballiance.com / support.baanknet@procure247.com).**

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

h. 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 (not below the Reserve price) on closure of 'Online' au6ction 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.

i. 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.

j. For sale proceeds of Rs.50 lakhs (Rupees Fifty Lakhs) and above, TDS shall be payable at the rate 1 % of the Sale amount under Section 194 – IA, which shall be payable separately by the Successful buyer and submit the original receipt of TDS certificate to the Bank. The successful bidder will have to deduct TDS for sale of property of Rs.50 lakhs and above, the TDS is to be paid by the successful bidder from the sale amount. Borrower's PAN to be furnished for TDS purpose.

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

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

m. 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

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submission of bids. Authorized Officer or the banks 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.

n. The Sale Certificate shall be issued in the same name in which the bid is submitted.

o. 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

p. 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 Asset Recovery Management Branch I who, as a facilitating centre, shall make necessary arrangements.

q. 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).**

r. The detailed terms and conditions are also available in the link "E-Auction" provided in Canara Bank's website (www.canarabank.com).

s. 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.

t. The above property is in symbolic possession of the bank and the Auction purchaser has to comply with the following terms and conditions in addition to the standard terms and condition of the sale.
1. The bidder is purchasing the property in Symbolic Possession at his /own risk and responsibility.
2. Bank will not be responsible or duly bound for handing over of physical possession.
3. Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money.
4. Successful Auction Purchaser has to submit the Declaration cum undertaking confirming the above terms and conditions (1 to 3) immediately after e-Auction.
5. Subsequent to sale if successful bidder fails to submit Declaration cum Undertaking, the bid EMD amount will be forfeited.

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
आ व प्र शाखा, चेन्नै-18. /ARM Branch, Chennai-18.

Place : Chennai
Date : 07.11.2026

AUTHORISED OFFICER
CANARA BANK

Internal