केनरा बैंक Canara Bank
A Government of India Undertaking
सिंडिकेट Syndicate

COVERING LETTER TO SALE NOTICE
SALE NOTICE ISSUED UNDER SARFAESI ACT

Ref: E-Auction Sale / PANDIDEVI 1690619007057/2026 Date: 03-11-2026

To,

1. **Mrs PANDI DEVI G (BORROWER/MORTGAGOR)**
   W/O GOVINDARAJ
   152, KULLAIPALAYAM
   SALAIYUR, DHARAPURAM
   TAMIL NADU – 638657
   PH.NO. – 8778267496

2. **Mr GOVINDARAJ S (CO-APPLICANT)**
   S/O SUBBARAYA CHETTIYAR
   2/19 KULLAIPALAYAM
   DHARAPURAM
   TAMIL NADU – 638706
   PH.NO. – 9543784760

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].

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As you are aware, I on behalf of **Canara Bank, Sankarandampalayam Branch** have taken possession of the mortgaged assets described in the 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 **Sankarandampalayam** branch of Canara Bank.

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 there under, I am herewith sending the Sale Notice being published in the newspaper containing the 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,

Authorised Officer,
Canara Bank
ENCLOSURE – SALE NOTICE

CANARA BANK, SANKARANDAMPALAYAM BRANCH
SANKARANDAMPALAYAM, TIRUPPUR - 638706
CON NO 9489043495, Email – cb1690@canarabank.com

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ANNEXURE - 13
(Auction Sale Notice for Sale of Immovable Properties)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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 Borrower (s) and Guarantor (s) 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 **Sankarandampalayam** branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **27-11-2026**, for recovery of **Rs.18,86,514.16 /- (Rupees Eighteen Lakh Eighty Six Thousand Five Hundred Fourteen and Paise Sixteen Only)** as on date and further cost and interest due to **Sankarandampalayam branch of Canara Bank**

The reserve price and the earnest money deposit for the properties are listed below. The Earnest Money Deposit (EMD) shall be deposited on or before **5.00 P.M.** of **26-11-2026**

Details and description of the immovable property:

Part and Parcel of Land and Building as described below. Amt in Lakhs

Immovable in the name of **Mrs Pandi Devi G** **Reserve price :Rs 14.20 Lakhs ; EMD : Rs 1.42 Lakhs**				
Item No.	Survey No.	Extent Of Area	Location & Boundaries	Name of Title Holder
1.	**193,** **194,** **199** **Re.S.F .No : 206/3**	**p.h. 2.08.0** **Share – 1500 sq.ft**	**Tiruppur Registration District, Dharapuram Taluk, Dharapuram SRO, Kannangkovil village, Sri Sakthi Nagar, Site No : 20 in the name of Mrs Pandi Devi G** **Boundaries of the Property :** **East – 18 feet Width South North Layout Road.** **West – Site No.21** **South – Site.No.25** **North – Site.No.19**	**Mrs Pandi Devi G**

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 Branch in charge / Chief

Manager /Authorised Officer, **Sankarandampalayam** branch, Canara Bank, Ph. No. **9489043495** during office hours on any working day.

Date: 03-11-2026
Place: Tiruppur

AUTHORISED OFFICER
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 03-11-2026

1	Name and Address of the Secured Creditor	Canara Bank, Sankarandampalayam Branch Sankarandampalayam, Tiruppur - 638706
2	Name and Address of the Borrower (s)/ Guarantor(s)	**1. Mrs PANDI DEVI G (BORROWER/MORTGAGOR)** **W/O GOVINDARAJ** **152, KULLAIPALAYAM** **SALAIYUR, DHARAPURAM** **TAMIL NADU – 638657** **PH.NO. – 8778267496** **2. Mr GOVINDARAJ S (CO-APPLICANT)** **S/O SUBBARAYA CHETTIYAR** **2/19 KULLAIPALAYAM** **DHARAPURAM** **TAMIL NADU – 638706** **PH.NO. – 9543784760**
3	Total liabilities as on date	**Rs.18,86,514.16 /- (Rupees Eighteen Lakh Eighty Six Thousand Five Hundred Fourteen and Paise Sixteen Only)** as on date and further cost and interest due to **Sankarandampalayam branch of Canara Bank**
4a)	Mode of Auction :	**E-Auction**
b)	Details of Auction service provider :	**M/s PSB Alliance Pvt Ltd,** **Mobile : 7046612345 / 6354910172 / 8291220220** **Email : support.BAANKNET@psballiance.com/**
c)	Date & Time of Auction :	**27-11-2026 & 11.30 a.m. to 12.30 p.m.**
d)	Portal of E-Auction :	**https://baanknet.com/**
5a)	Reserve Price	**Rs. 14,20,000/- (Rupees Fourteen Lakh Twenty Thousand only)**

b)	EMD & last date of deposit of EMD:	The Earnest Money Deposit of **Rs.1,42,000/- (Rupees One Lakh Forty Two Thousand Only)** shall be deposited on or before **5.00 P.M.** of **26-11-2026**

6. 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 **21-11-2026** between **10.00 A.M**. and **5.00 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 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) of **Rs.1,42,000/- (Rupees One Lakh Forty Two Thousand Only)** 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 26-11-2026 at 5.00 PM**.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 50000/- (Rupees Fifty Thousand Only)** 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. 50000/- (Rupees Fifty Thousand Only)** 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, **Sankarandampalayam Branch**, IFSC Code **CNRB0001690**.

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 **21-11-2026 from 10. 00 a.m. to 5.00 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 Branch in charge / Manager, **Sankarandampalayam** branch (Ph. No: **9489043495** e-mail-id: **cb1690@canarabank.com** **OR Authorised Officer**, **Canara bank, Regional Office Tiruppur** Ph. No. **9445028364;** 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./ support.ebkray@procure247.com)."

Place : Tiruppur **Authorised Officer**
Date : 03-11-2026 **Canara Bank**

CANARA BANK, SANKARANDAMPALAYAM BRANCH
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CON NO 9489043495, Email – cb1690@canarabank.com