केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH

Ref: SALE NOTICE /E-AUCTION/OM SAKTHIS /26-27/01 Date: 23.11.2026

To

M/S Oum Shakthi Enterprise, Prop. Mr. Naryanan R, New No 4 Old No 14 Jaganathapuram Third Main Road Chennai-600042	Mr. Naryanan R, Plot No 1 2nd Floor Henna Castle 15th Cross Street, Vallalpari Nagar Pallikaranai Chennai- 600100

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

As you are aware, the Authorized Officer, **Canara Bank, Asset Recovery Management Branch I** 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 **Velachery 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.

This is without prejudice to any other rights available to the Bank under the subject Act / or any other law in force.

Yours faithfully,

Yours faithfully,

कृते केनरा बैंक For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – SALE NOTICE

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)
ASSET RECOVERY MANAGEMENT BRANCH

SALE NOTICE

Ref: **SALE NOTICE /E-AUCTION/OM SAKTHIS /26-27/01** **Date: 23.11.2026**

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 Authorised Officer of **CHENNAI ARM I BRANCH** of the Canara Bank, will be sold **"As is where is", "As is what is", and "Whatever there is"** on **29.12.2026 (Time 10.30 a.m. to 11.30 p.m.)** for recovery of **Rs. 1,39,63,228.86 (Rupees One Crore Thirty Nine Lakhs Sixty Three Thousand Two Hundred Twenty Eight and Paisa Eighty Six Only)** due as on **31.10.2026** with further interest there on to the **Chennai ARM I Branch** of Canara Bank from M/s Oum Shakthi Enterprise, Prop. Mr. Naryanan R and Mr. Naryanan R.

Details of Property: Property 1: CERSAI: 400051129351

All that Piece and Parcel of Semi-Independent House B in Plot No. 1, with a super built up area of 600 sq. ft. in Ground Floor, Pink House, approved by TP/DTCP (CR) No. 215/2009 dated 17.07.2009 with 411 Sq Ft undivided share out of 1890 Sq ft comprised in Sy No. 103/1, at Puduchery village, and being bounded on the North by : 30 feet Road, South by : Plot No. 2, East by : 23 Feet Road, West by : Sy No.108/1A1A1. Admeasuring on the East to West on the Northern side: 55 feet, East to West on the Southern Side: 53 feet, North to South on the Eastern Side: 35 feet, North to south on the Western side: 35 feet. Situated within the Sub-Registration District of Padappai and Registration District of South Chennai.

The reserve price for the property will be **Rs. 17,00,000/-** (Rupees Seventeen Lakhs Only) and the earnest money deposit will be **Rs. 1,70,000/-** (Rupees One lakh Seventy Thousand Only). The Earnest Money Deposit shall be deposited on or before 28.12.2026 till 5.00 p.m.

Property 2: CERSAI: 400051122630

All that piece and parcel of Flat No. S1, measuring 929 Sq Ft in Second Floor, Henna Castle, 15th Cross Street, Vallal Pari Nagar, Pallikaranai, 600100, with 431 Sq Ft Undivided share of land out of 1921 Sq Ft., bearing Plot No. 1, comprised in Survey no. 399/2B, approved by CMDA vide letter No. 1275/2001 dated 11.06.2004, bounded on. **the** North by : Vacant Land, South by : Plot No. 2, East by : 20 feet Road, and West by : Sy No. 399/2A and measuring North to South on Eastern Side 57 Feet, Western Side 56 Feet, East to West on the Northern Side 29 Feet, and Southern Side 39 Feet, Lying within the Registration Sub District of Saidapet Joint I and in the Registration District of South Chennai.

The reserve price for the property will be **Rs. 23,40,000/-** (Rupees Twenty Three Lakhs Forty Thousands only) and the earnest money deposit will be **Rs. 2,34,000/-** (Rupees Two Lakhs Thirty Four Thousand Only). The Earnest Money Deposit shall be deposited on or before 28.12.2026 till 5.00 p.m.

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 Branch Manager, Canara Bank, CHENNAI ARM I Branch**(Ph. No.: **9444442539**) during office hours on any working day. Portal of E-Auction: https://baanknet.com

कृते केनरा बैंक / For CANARA BANK

Date: 23.11.2026
Place: Chennai

AUTHORISED OFFICER
CANARA BANK

Ref: **SALE NOTICE /E-AUCTION/OM SAKTHIS /26-27/01** **Date: 23.11.2026**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 23.11.2026

1. Name and Address of the Secured Creditor	Canara Bank, Asset Recovery Management Branch I, 8th FLOOR, CANARA TOWERS, 524, ANNA SALAI, CHENNAI - 600 018. (Ph.No.044 - 2849 6339, 2849 6900)
2.Name and Address of the Borrower	
M/S Oum Shakthi Enterprise, Prop. Mr. Naryanan R, New No 4 Old No 14 Jaganathapuram Third Main Road Chennai-600042	Mr. Naryanan R, Plot No 1 2nd Floor Henna Castle 15th Cross Street, Vallalpari Nagar Pallikaranai, Chennai- 600100
3. Total liabilities as on 31.10.2026:	**Rs. 1,39,63,228.86 (Rupees One Crore Thirty Nine Lakhs Sixty Three Thousand Two Hundred Twenty Eight and Paisa Eighty Six Only)** with further interest and other Incidental charges thereon 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)
(c) Date & Time of Auction	**29.12.2026(10.30AM to 11.30PM)**
(d) Portal of E-Auction	**https://baanknet.com**
5. Reserve Price	For Property 1: **Rs. 17,00,000/-** (Rupees Seventeen Lakhs Only) For Property 2: **Rs. 23,40,000/-** (Rupees Twenty Three Lakhs Forty Thousands 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 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 **07.12.2026** 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 28.12.2026 till 5.00 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 **07.12.2026** 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.

r. 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.

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 अधिनियम / SARFAESI Act, Chennai-18.

AUTHORISED OFFICER
CANARA BANK

Place : Chennai
Date : 23.11.2026