

**VELIPALAYAM NAGAPATTINAM BRANCH
COVERING LETTER TO SALE NOTICE**

Ref: 16420/SN/ 64207910001944/01/2026-27

Date: 17.10.2026

To

Shri. S.MOHAMMED HANIFA
S/O.SHAMSUDEEN,
NO.21,
ALIYA MARAICAYAR STREET,
NAGAPATTINAM TOWN,
NAGAPATTINAM TALUK & DISTRICT,
PIN CODE:611001.
MOB:9843694562

(Borrower)

Shri. MARUDHAVANAN.M
RICE MERCHANT
NO.66 COOKS ROAD,
VELIPALAYAM
NAGAPATTINAM
PIN CODE:611001

(Guarantor)

Dear 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, I on behalf of Canara Bank VELIPALAYAM NAGAPATTINAM 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 VELIPALAYAM NAGAPATTINAM 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 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,

**ಕರ್ನಾಟಕ ಕೇಂದ್ರ ಬ್ಯಾಂಕ್
For CANARA BANK**

**ಪ್ರಾಂಶುಪಾಲಕ, Authorised Officer
ಕರ್ನಾಟಕ ಕೇಂದ್ರ ಬ್ಯಾಂಕ್, Regional Office
ಮೈಸೂರು, Thanjavur.**

Authorised Officer, Canara Bank
ENCLOSURE - SALE NOTICE

Internal

(A GOVERNMENT OF INDIA UNDERTAKING)
VELIPALAYAM NAGAPATTINAM BRANCH

E-Auction Sale Notice for Sale of Immovable Assets 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 Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of **VELIPALAYAM NAGAPATTINAM** Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on 24.11.2026 recovery of **Rs.11,50,314.92 (Rupees Eleven Lakhs Fifty Thousand Three Hundred Fourteen and Paise Ninety Two Only)** as on 30.09.2026 and further interest from 01.10.2026 there on + cost due to the **VELIPALAYAM NAGAPATTINAM** branch of canara bank from **Shri.S.MOHAMMED HANIFA (Borrower)** and **Shri. MARUDHAVANAN.M (Guarantor)**

The reserve price will be **Rs.16,88,000/- (Rupees Sixteen Lakhs Eighty Eight Thousand Only)** and the earnest money deposit will be **Rs.1,68,800/- (Rupees One Lakh Sixty Eight Thousand Eight Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **23.11.2026** at 5.00 PM.

DETAILS AND FULL DESCRIPTION OF THE PROPERTY(IES):

All Part and Parcel of the Property situated in Nagapattinam Registration District, Nagapattinam Joint Sub Registry, Nagapattinam Taluk, Nagapattinam Town, Vengaya kadai Street, Ward 1, Block 16, T.S.No.1625,240 Sqft (or) 22.30 Sq.mtr.

BOUNDARIES:

East of the Street,
North and West of Municipal Market,
South of Bakkar Maraicar Shop.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) and <https://baanknet.com> or may contact **manager, VELIPALAYAM NAGAPATTINAM branch**, canara bank, MOB:No. 9488511389 or Regional Office, Thanjavur Mob:82200 87527 during office hours on any working day.

Date: 17.10.2026

Place: VELIPALAYAM NAGAPATTINAM

For CANARA BANK
Authorised Officer
Regional Office
CANARA BANK

DETAILS :

1	Name and Address of the Secured Creditor	VELIPALAYAM NAGAPATTINAM BRANCH, BLDG 4, PUBLIC OFF ROAD, VELIPALAYAM, NAGAPATTINAM, PUBLIC OFF RD, VELIPALAYAM, NAGAPATTINAM-611001.
2	Name and Address of the Borrower/ Guarantor	Shri. S.MOHAMMED HANIFA S/O.SHAMSUDEEN, NO.21, ALIYA MARAICAYAR STREET, NAGAPATTINAM TOWN, NAGAPATTINAM TALUK & DISTRICT, PIN CODE:611001. MOB:9843694562 Shri. MARUDHAVANAN.M RICE MERCHANT NO.66 COOKS ROAD, VELIPALAYAM NAGAPATTINAM PIN CODE:611001
3	Total liabilities	Rs.11,50,314.92 (Rupees Eleven Lakhs Fifty Thousand Three Hundred Fourteen and Paise Ninety Two Only) as on 30.09.2026 and further interest from 01.10.2026 there on + cost due to the Secured Creditor.
4	Mode of Auction :	E- Auction
a)	Details of Auction service provider :	M/s PSB Alliance Pvt. Ltd Mobile No:8291220220. Email: support.BAANKNET@psballiance.com . Date : 24.11.2026
b)		
c)	Date & Time of Auction :	Time between 12.30 pm -- 1.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
d)	Portal of E-Auction :	https://baanknet.com/
5	Details of Properties:	All Part and Parcel of the Property situated in Nagapattinam Registration District, Nagapattinam Joint Sub Registry, Nagapattinam Taluk, Nagapattinam Town, Vengaya kadai Street, Ward 1, Block 16, T.S.No.1625,240 Sqft (or) 22.30 Sq.mtr. BOUNDARIES: East of the Street, North and West of Municipal Market, South of Bakkar Maraicar Shop.
6	Reserve Price	Rs.16,88,000/-(Rupees Sixteen Lakhs Eighty Eight Thousand Only)
a)		
b)	EMD & last date of deposit of EMD :	Rs.1,68,800/- (Rupees One Lakh Sixty Eight Thousand Eight Hundred Only) on or Before 23.11.2026 till 5.00 pm

Internal

7	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 of Branch / Authorised Officer on or before 21.11.2026 till 05:00PM.
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 (E-bkay) 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 23.11.2026, 5.00 pm.
e)	Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider. M/s PSB Alliance Pvt. Ltd Mobile No:8291220220. Email: support.BAANKNET@psballiance.com). https://baanknet.com/
f)	After payment of the EMD amount through M/s PSB Alliance Private Limited (E-bkay) portal directly or by generating the Challan the intending bidders should submit a copy of the following documents/details on or before 23.11.2026,5.00 PM, to Canara Bank, VELIPALAYAM NAGAPATTINAM Branch, by hand or by email. Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount. i) Bidders Name. Contact No. Address, E Mail Id. ii) Bidder's A/c details for online refund of EMD.
g)	The intending bidders should register their names at portal https://baanknet.com/ and get their User ID and password free of cost. M/s PSB Alliance Pvt. Ltd Mobile No:8291220220. Email: support.BAANKNET@psballiance.com). https://baanknet.com/
h)	EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
i)	Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- . The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor.
j)	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.
k)	For sale proceeds of Rs.50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
l)	All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be

	borne by the successful bidder only.
m)	Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
n)	In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office, Thanjavur or VELIPALAYAM NAGAPATTINAM branch that, as a facilitating centre, shall make necessary arrangements.
o)	For further details contact, Canara Bank, Velipalayam Nagapattinam Branch (MOB.No.9488511389) e-mailid- cb16420@canarabank.com & recrothanjavur@canarabank.com (MOB.No.8220087527) OR the service provider. M/s PSB Alliance Pvt. Ltd Mobile No:8291220220. Email: support.BAANKNET@psballiance.com). https://baanknet.com/

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.

Place: **VELIPALAYAM NAGAPATTINAM**
Date: 17.10.2026

कृते केनरा बैंक
For CANARA BANK

Authorised Officer
Regional Office
Thanjavur.
Canara Bank