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सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

VALLAM BRANCH

COVERING LETTER TO SALE NOTICE

Ref: 1231/SN/1231619024937/2024-2025 Date: 05.08.2024

To

1. **Mr.M.Gopinath**, S/o Mr. M. Maniraj ... Borrower
2. **Smt. G.Gayathri**, W/o Mr. M. Gopinath, ... Co Borrower

Both residing at:

North Street,

Madhuranpudukottai,

Thirumalaisamuthiram Post, Thanjavur - 613 402

3. **Mr. M.Maniraj**, S/o Mr. Marudhamuthu, ... Guarantor

No.107/3, Madhuranpudukkottai,

Marudakudi, Thanjavur - 613 402

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.

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As you are aware, I on behalf of **Canara Bank VALLAM 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 **VALLAM 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,

For CANARA BANK

Authorised Officer

Authorised Officer, Canara Bank

ENCLOSURE: SALE NOTICE

Internal

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) & 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 constructive/physical possession of which has been taken by the Authorised Officer of VALLAM Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **11.09.2024** recovery of **Rs.12,45,478.83 (Rupees Twelve Lakhs Fourty Five Thousand Four Hundred Seventy Eight and Paisa Eighty Three Only)** as on 01/08/2024 and further interest from **02/08/2024** there on + cost due to the VALLAM branch of canara bank from **Mr. M. Gopinath**(Borrower), S/o.Mr. M. Maniraj, **Smt. G. Gayathri**, W/o Mr. M. Gopinath(Co Borrower), **Mr. M. Maniraj**, S/o.Mr. Marudhamuthu (Guarantor).

The reserve price will be **Rs.12,20,000/-(Rupees Tweleve Lakhs Twenty Thousand Only)** and the earnest money deposit will be **Rs.1,22,000/- (Rupees One Lakh Twenty Two Thousand Only)**. The Earnest Money Deposit shall be deposited on or before **10.09.2024** at 4 pm.

DETAILS AND FULL DESCRIPTION OF THE PROPERTY(IES):

All that part and parcel of the immovable property situated in Thanjavur District, Boothalur Taluk & Sub Registration District, Pudupatti village, **R.S.No.78/3B**, land measuring an extent of 0.02.5 Ares **equal to 6 cents** along with a Residential House constructed thereon and all appurtenances and easement rights thereto and bounded as:

South of : Cart Pathy way,
North of : **Arumugam Mathurar Land,**
West of : **Rengarasu Muniyaya Land,**
East of : **Rengarasu Kodumboorar Land.**

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 manager, VALLAM branch,** canara bank , Ph. No. 94890-45864 or Regional Office, Thanjavur (Ph No.04362-234627& Mob : 82200 87527) during office hours on any working day.

कृते केनरा बैंक
For CANARA BANK
Authorised Officer
Canara Bank

Date: 05.08.2024
Place: VALLAM

Internal

DETAILS :

1	Name and Address of the Secured Creditor	CANARA BANK, #176/1A, Tanjore-Trichy Main Road, Thanjavur Dt-613403.
2	Name and Address of the Borrower/ Guarantor	1. **Mr. M. Gopinath**, S/o Mr. M. Maniraj ... Borrower 2. **Mr. G. Gayathri**, W/o Mr. M. Gopinath, ... Co Borrower Both residing at: North Street, Madhuranpudukottai, Thirumalaisamuthiram Post, Thanjavur - 613 402. 3. **Mr. M. Maniraj**, S/o Mr. Marudhamuthu, ... Guarantor No.107/3, Madhuranpudukkottai, Marudakudi, Thanjavur - 613 402.
3	Total liabilities	**Rs.12,45,478.83 (Rupees Twelve Lakhs Fourty Five Thousand Four Hundred Seventy Eight and Paisa Eighty Three Only) as on 01/08/2024 and further interest from 02/08/2024 there on + cost due**
4	Mode of Auction :	E- Auction
a)	Details of Auction service provider :	M/s.PSB Alliance(E Bkray) Mobile :8291220220 Email : **support.ebkray@psballiance.com**
b)	Date & Time of Auction :	**Date : 11.09.2024** Time between 12.30 pm – 1.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
c)	Portal of E-Auction :	https://ebkray.in/
d)		
5	Details of Properties:	All that part and parcel of the immovable property situated in Thanjavur District, Boothalur Taluk & Sub Registration District, Pudupatti village, **R.S.No.78/3B**, land measuring an extent of 0.02.5 Ares **equal to 6 cents** along with a Residential House constructed thereon and all appurtenances and easement rights thereto and

Internal

		bounded as: South of : Cart Pathy way North of : Arumugam Mathurar Land West of : Rengarasu Muniyaya Land, East of : Rengarasu Kodumboorar Land
6 a)	Reserve Price	Rs.12,20,000/-(Rupees Tweleve Lakhs Twenty Thousand Only)
b)	EMD & last date of deposit of EMD :	Rs.1,22,000/- (Rupees One Lakh Twenty Two Thousand Only) Before 10.09.2024 till 4.00 pm
7	**Other terms and conditions:**	
a)	Auction/bidding shall be only through "Online Electronic Bidding'' through the website **https://ebkray.in/**. 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.	
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 by way of Demand draft in favour of Authorized Officer, Canara Bank, VALLAM Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, VALLAM Branch, A/c No 209272434 IFSC Code: CNRB0001231 on or before **10.09.2024**, 4.00 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 (Ebkray)**, Mobile:8291220220, Email : **support.ebkray@psballiance.com**,**Web Site :https://ebkray.in/**	
f)	After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **10.09.2024**, 4.00 PM, to Canara Bank, VALLAM Branch, by hand or by email. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No. 1.)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. 2) Bidders Name. Contact No. Address, E Mail Id. 3) Bidder's A/c details for online refund of EMD.	
g)	The intending bidders should register their names at portal **https://ebkray.in/** and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider. **M/s.PSB Alliance (Ebkray)**, Mobile : 8291220220,Email : **support.ebkray@psballiance.com**, **Web Site :https://ebkray.in/**	
h)	EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.	

Internal

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 favour 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 Circle office, Madurai or VALLAM branch that, as a facilitating centre, shall make necessary arrangements.
o)	For further details contact, Canara Bank, VALLAM Branch (Ph. No.94890-45864) e-mail id- cb1231@canarabank.com OR the service provider **M/s.PSB Alliance (Ebkray)**, Mobile : 8291220220,Email : **support.ebkray@psballiance.com** **Web Site :https://ebkray.in/**

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: VALLAM
Date: 05.08.2024

कृते केनरा बैंक
For CANARA BANK
अधिकृत अधिकारी/Authorised Officer
क्षेत्रीय कार्यालय/Regional Office,
Thanjavur.

Authorised Officer
Canara Bank

Internal