केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate
Pondicherry Muthialpet Branch
No.45, NSC Bose Road, ,
Pondicherry – 605001.
Ph: 0413 – 2336818. E-Mail: cb0927@canarabank.com

Ref: **CB/0927/BALA/SALE/3/2024-25** **Date: 22.11.2024**

To

MR. S BALASUBRAMANIAM
S O SHANMUGHASUNDARAM,
No.28,GROUND FLOOR,
KARNAN STREET,
KENNADY GARDEN,
LAWSPET,
PUDUCHERRY- 605008.
PH; 917339469559 **(Borrower & Mortgagor)**

MRS. GAYATHRI B
W O BALASUBRAMANIAM,
No.28,GROUND FLOOR,
KARNAN STREET,
KENNADY GARDEN,
LAWSPET,
PUDUCHERRY- 605008.
PH; 919994192707 **(Co-Borrower)**

Dear Sir/Madam,

Sub: Notice under Section 13(4) of the Securitization 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 Authorised Officer on behalf of Canara Bank, **Pondicherry Muthialpet 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 **Pondicherry Muthialpet Branch** of Canara Bank. The undersigned proposes to sell the assets (through e-auction) more fully described in the Schedule of 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,

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – SALE NOTICE

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SALE NOTICE

Sale Notice of Immovable Properties Through E-Auction (Online Auction) Under Rules 8(6) & (9) of the Security Interest (Enforcement) Rules 2002

Notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold through e-auction on the following terms & conditions. E auction arranged by the service provider **M/s PSB Alliance (Ebkray)** through the website https://ebkray.in/

1.Name and Address of the Secured Creditor:

CANARA BANK ,
PONDICHERRY MUTHIALPET BRANCH
(DP CODE -0927)
NO: 45,NSC BOSE ROAD,
PUDUCHERRY-605010

2. Name and Address of the Borrowers:

MR. S BALASUBRAMANIAM
S O SHANMUGHASUNDARAM,
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KARNAN STREET,
KENNADY GARDEN,
LAWSPET,
PUDUCHERRY- 605008.
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PUDUCHERRY- 605008.
PH; 919994192707 **(Co-Borrower)**

3. Total liabilities as on (22.11.2024) is Rs.23,65,956.97 (Rupees Twenty Three Lakhs Sixty Five Thousand Nine Hundred Fifty Six and Ninety Seven Paise only)

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4.

a. **Mode of Auction : Online Auction (E –Auction)**

b. Details of Auction service provide: M/s PSB Alliance (Ebkray), Unit-1, 3rd Floor, VIOS Commercial Tower, Near Wadala truck Terminal, Wadala East, Mumbai – 400 037. Contact Number: 82912 20220. E-mailID: psba@psballiance.com & support.ebkray@psballiance.com

c. Date & Time of e – auction : Date 27.12.2024 Time : 11.30 am - 12.30 pm

d. Portal of e- auction : https://ebkray.in/

5. Details of Property/ies:

All that piece and parcel of Land and Building :EMDTD of Land and Proposed Building at Plot No.17,New Survey No.98/6,0.49.5 Ares,Old Survey No.544/7 and New Survey No.97/11,0.09.5 Ares ,Old Survey No.549/3 in Koonimedu Village,Marakkanam Taluk,Villupuram District.Valuation Report Arumbai Engineering Consultants dated : 27.08.2021

TOTAL EXTEND : 625Sq.Ft

Plot No: 17 New Survey No.98/6, 0.49.5 Ares, Sub- Div.No.98/6A, 0.43.10 Ares, Old Survey No.544/7 and New Survey No.97/11,0.09.5 Ares,Old Survey No.549/3 in Koonimedu Village,Marakkanam Taluk,Villupuram District

EAST	PLOT NO 18	25 FEET
WEST	PLOT NO.16	25 FEET
NORTH	15 FEET ROAD	25 FEET
SOUTH	PLOT NO.17A	25 FEET

6. The Reserve price for the property will be Rs. 12,75,000 (Rupees Twelve Lakhs Seventy Five Thousand only) Earnest money deposit: Rs.1,27,500/- (Rupees One Lakh Twenty Seven Thousand Five Hundred Only).The Earnest Money Deposit shall be deposited on or before 26.12.2024 till 4.00 pm

7. OTHER TERMS AND CONDITIONS

- The property/ies will be sold in "AS IS WHERE 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 below.
- 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.
- The property can be inspected, with Prior Appointment with Authorised Officer, before **26.12.2024 up to 4.00 p.m**.
- 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.

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- The intending bidders shall deposit Earnest Money Deposit (EMD), being 10 % of the Reserve Price, by way of DD/RTGS/NEFT favouring, The Chief Manager, Canara Bank, **Pondicherry Muthialpet Branch, A/c No.209272434, IFSC Code: CNRB0000927 on or before 26.12.2024, till 4.00pm**; Bid Multiplier:Rs.10,000/-
- 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), Unit-1, 3rd Floor, VIOS Commercial Tower, Near Wadala truck Terminal, Wadala East, Mumbai – 400 037.Contact Number: 82912 20220. E-mailID: psba@psballiance.com & support.ebkray@psballiance.com
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or **before 26.12.2024 till 4.00** p.m., to Canara Bank, **Pondicherry Muthialpet Branch**, by hand or by email.
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- 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.
- Bidders Name. Contact No. Address, E Mail Id.
- Bidder's A/c details for online refund of EMD.
- 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),** Unit-1, 3rd Floor, VIOS Commercial Tower, Near Wadala truck Terminal, Wadala East, Mumbai – 400 037.| Contact Number: 82912 20220. E-mailID: psba@psballiance.com & support.ebkray@psballiance.com
- EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- 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.
- 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 as 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.
- All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only
- For sale proceeds of Rs. 50,00,000 (Rupees Fifty lakhs only) 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.
- Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

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- In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank, **Pondicherry Muthialpet Branch** who, as a facilitating centre, shall make necessary arrangements.
- For further details contact **Chief Manager**, Canara Bank **Pondicherry Muthialpet Branch** (DP-0927), No:45,NSC Bose road,Pondicherry - 605001 , E-mail id cb0927@canarabank.com.
- The service provider • **M/s PSB Alliance (Ebkray),** Unit-1, 3rd Floor, VIOS Commercial Tower, Near Wadala truck Terminal, Wadala East, Mumbai – 400 037.|Contact Number: 82912 20220. E-mailID: psba@psballiance.com & support.ebkray@psballiance.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: Pondicherry **AUTHORISED OFFICER**
Date: 22.11.2024 **CANARA BANK**

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