केनरा बैंक Canara Bank
सिंडिकेट Syndicate

COVERING LETTER TO SALE NOTICE
SALE NOTICE ISSUED UNDER SARFAESI ACT

Ref: E-Auction Sale / PANDIDEVI 1690619007057/2025 Date: 01-07-2025

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 **07-08-2025**, for recovery of **Rs.15,14,273.16/- (Rupees Fifteen Lakh Fourteen Thousand Two Hundred Seventy Three 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 **06-08-2025**

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 13.57 Lakhs ; EMD : Rs 1.357 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. 9489043468 during office hours on any working day.

Date: 01-07-2025
Place: Tiruppur

AUTHORISED OFFICER
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 01-07-2025

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.15,14,273.16/- (Rupees Fifteen Lakh Fourteen Thousand Two Hundred Seventy Three 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 :	**07-08-2025 & 11.30 a.m. to 12.30 p.m.**
d)	Portal of E-Auction :	**https://baanknet.com/**
5a)	Reserve Price	**Rs. 13,57,000/- (Rupees Thirteen Lakh Fifty Seven Thousand only)**

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b)	EMD & last date of deposit of EMD:	The Earnest Money Deposit of **Rs.1,35,700/- (Rupees One Lakh Thirty Five Thousand Seven Hundred Only)** shall be deposited on or before **5.00 P.M.** of **06-08-2025**
6	**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 Authorised Officer, **Sankarandampalayam** Branch, Tiruppur.	
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-bkray) 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 **5.00 P.M.** of **06-08-2025**	
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 : 7046612345 / 6354910172 / 8291220220** **Email : support.BAANKNET@psballiance.com/** https://baanknet.com/	
f)	After payment of the EMD amount through M/s PSB Alliance Private Limited (E-bkray) portal directly or by generating the Challan the intending bidders should submit a copy of the following documents/details on or before **5.00 P.M.** of **06-08-2025** to Canara Bank, **Sankarandampalayam** branch **by email**. i) 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. ii) Bidders Name, Contact No., Address, E Mail Id.	

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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 : 7046612345 / 6354910172 / 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.50,000/- (Rupees Fifty Thousand Only).** 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 or on the next working day 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/her 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. 50.00 lakhs (Rupees Fifty lakhs) 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 at any time without assigning any reason thereof.
n)	For further details contact Branch in charge / Manager, Sankarandampalayam branch, Canara Bank, Ph. No. **9489043468,** E-mail id : **cb1359@canarabank.com** **(OR) Authorised Officer**, **Canara bank, Regional Office Tiruppur** Ph. No. **0421-2212510;** E-mail id :**recoveryrotpr@canarabank.com** during office hours on any working day. OR the service provider **M/s PSB Alliance Pvt Ltd,** **Mobile : 7046612345 / 6354910172 / 8291220220** **Email : support.BAANKNET@psballiance.com/** https://baanknet.com/

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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 : Tiruppur
Date : 01-07-2025

Authorised Officer
Canara Bank

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