MOGAPPAIR BRANCH (DP 16112)
128, VELLALAR STREET,
VGP NAGAR, MOGAPPAIR WEST
CHENNAI -600037, Ph: 94443 96493
Email: cb16112@canarabank.com

केनरा बैंक Canara Bank
Syndicate

संदर्भसं./Ref.No. SN_ KALAVANI AGENCIES_16112_26-27 Date: 22.10.2026

To,

For Loan Number 61121400000034		
M/s Kalaivani Agencies (Borrower) No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600 050	**Mrs. Bhuvaneswari R (Guarantor & Legal Heir of Late Mr. Ram Kumar. K- Proprietor Cum Mortgagor)** W/o Late. Ramkumar K, No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600 050	**Mrs. Bhavani.R (Legal Heir of Late Mr. Ram Kumar. K- proprietor Cum Mortgagor)** No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600 050
Mrs. Kalaivani. R (Legal Heir of Late Mr. Ram Kumar. K- proprietor Cum Mortgagor) No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600 050	**Mr. Gopinath. R (Legal Heir of Late Mr. Ram Kumar. K- proprietor Cum Mortgagor)** No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600 050	

For Loan Number 61127830000042	
Mrs. Bhuvaneswari . R(Guarantor & Legal Heir of Late Mr. Ram Kumar. K- Borrower Cum Mortgagor) W/o Late.Ramkumar K, No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050	**Mrs. Bhavani.R (Guarantor & Legal Heir of Late Mr. Ram Kumar. K- Borrower Cum Mortgagor)** No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050
Mrs. Kalaivani. R (Guarantor & Legal Heir of Late Mr. Ram Kumar. K- Borrower Cum Mortgagor) No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050	**Mr. Gopinath. R (Legal Heir of Late Mr. Ram Kumar. K- Borrower Cum Mortgagor)** No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050

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

Internal

CANARA BANK

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केनरा बैंक Canara Bank
सिंडिकेट Syndicate

संदर्भसं./Ref:No. SN_ KALAVANI AGENCIES_16112_26-27 Date: 22.10.2026

As you are aware, the Authorised Officer, Canara Bank, had 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 **"CANARA BANK, Mogappair II (16112) Branch.**

The undersigned proposes to sell the assets (through e-auction) more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice (e-auction notice) containing terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within **30 days** from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed 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,

कृते केनरा बैंक
For CANARA BANK

AUTHORISED OFFICER
CANARA BANK
प्राधिकृत अधिकारी / Authorised Officer

Encl: SALE NOTICE

Internal

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केनरा बैंक Canara Bank
Syndicate

संदर्भसं./Ref:No. SN_ KALAVANI AGENCIES_16112_26-27

Date: 22.10.2026

SALE NOTICE

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 Authorized Officer of **Moggpiar II Branch** of the **Canara Bank** will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **27.11.2026 (Time 11.30 a.m. to 12.30 p.m.)** for recovery of as on **21.10.2026** is **Rs 12,76,802.27 (Rupees Twelve Lakhs Seventy Six Thousand Eight Hundred Two and Paisa Twenty Seven only)** plus further interest **M/s KALAIVANI AGENCIES, represented by its Proprietor Late. Mr. Ram Kumar. K S/O Kanniappan (hereinafter referred to as "the Borrower") and Mrs Bhuvaneswari R. W/o Ramkumar K (hereinafter referred to as "the Guarantor")There are no known encumbrances as per knowledge of the bank..**

Details of security assets:

Immovable	Title Holder
All that piece and portion of Property, situated in Old No 72, New No 18, Ambattur Village, Tamilnadu Housing Board, Ambattur Phase I & II Scheme Ambattur Taluk, Thiruvallur District within the Registration District of Chennai North and within the Sub Registration District of Ambattur and within the Civic Limits of Ambattur Municipality, comprised under S. No 582/2 Part, bearing the Plot No 8639, LIG 'I' Type, measuring to an extent of 72 Sq. Metre (or) 774.72 Sq Ft together with 550 Sq ft., RCC Roof House along with Electricity installations, Well etc., bounded as follows:- East By : Plot No.8640 Measuring 12 Metre, West By: Plot No.8638 Measuring 12 Metre, North By: 7.20 Metre Road Measuring 6 Metre, South By: Plot Nos. 8645, 8646 Measuring 6 Metre.	Late. Mr.Ram Kumar K

The reserve price will be **Rs.44,64,000/- (Rupees Forty Four Lakhs Sixty Four Thousand only)** and the earnest money deposit will be **Rs.4,46,400/- (Rupees Four Lakh Forty Six Thousand Four Hundred only).** The Earnest Money Deposit shall be deposited **on or before 26.11.2026 till 4.00 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 **Branch Manager, Canara Bank, Moggpiar II Branch (Ph.No:+919886295274)** during office hours on any working day. Portal of E-Auction: **https://www.baanknet.com/**

कृते केनरा बैंक
For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

DATE : 22.10.2026
PLACE : Thiruvallur

AUTHORISED OFFICER
CANARABANK

Internal

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केनरा बैंक Canara Bank
सिंडिकेट Syndicate

संदर्भसं./Ref:No. SN_ KALAVANI AGENCIES_16112_26-27

Date: 22.10.2026

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 22.10.2026

1.	Name and Address of the secured creditor	**CANARA BANK, MOGGPIAR II BRANCH**
2.	Name and Address of the Borrower	**M/s Kalaivani Agencies (Borrower)** No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050 **Mrs. Bhuvaneswari R (Guarantor & Legal Heir of Late Mr. Ram Kumar. K- Proprietor Cum Mortgagor)** W/o Late. Ramkumar K, No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050 **Mrs. Bhavani.R (Legal Heir of Late Mr. Ram Kumar. K- proprietor Cum Mortgagor)** No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050 **Mrs. Kalaivani. R (Legal Heir of Late Mr. Ram Kumar. K- proprietor Cum Mortgagor)** No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050 **Mr. Gopinath. R (Legal Heir of Late Mr. Ram Kumar. K- proprietor Cum Mortgagor)** No 38A Periyar Street, Srinivasa Nagar, Padi, Chennai, Tamilnadu-600050
3.	Total Liabilities **as on 21.10.2026**	**Rs 12,76,802.27 (Rupees Twelve Lakhs Seventy Six Thousand Eight Hundred Two and Paisa Twenty Seven only)** with further interest and other incidental charges thereto incurred by the Bank.

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Date: 22.10.2026

4.	a. Mode of Auction	Online Auction (E-Auction)
	b. Details of Auction service provider	**M/s PSB Alliance (Ebkray)**
	c. Date & Time of Auction	**27.11.2026** (Time 11.30 a.m. to 12.30 p.m.)
	d. Portal of E-Auction	**https://www.baanknet.com/**
5	Reserve price	**Rs.44,64,000/- (Rupees Forty Four Lakhs Sixty Four Thousand only)** and
6	Earnest Money deposit (EMD)	**Rs.4,46,400/- (Rupees Four Lakh Forty Six Thousand Four Hundred only).**
7	Last date for submission of Bids	**On or Before 26.11.2026 till 4 pm**
8	Date and time of inspection of property for intending purchasers	**26.11.2026 (between 11.00 am to 4.00 pm with prior appointment with Authorised officer)**

OTHER TERMS AND CONDITIONS

a) Auction/bidding shall be only through "Online Electronic Bidding' through the website **https://www.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 with Authorised Officer, from **26.11.2026 (between 11.00 am to 4.00 pm).**

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) **The intending Bidders shall deposit Earnest Money Deposit (EMD) being of 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 26.11.2026 , till 4.00 pm.**

e) 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 and Aadhar linked mobile number and also register with Digi

f) locker mandatorily. For bidding in the above e-auction from Baanknet.com portal(M/s PSB Alliance Pvt Ltd), you may contact the helpdesk support of Baanknet Contact details 8291220220, Email: support.ebkray@psballiance.com or support.baanknet@psballiance.com

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g) The Bidder has to select the property for which offer is submitted from the list mentioned in the above website and /or bidder can directly enter property ID.

h) The intending bidders should register their names at portal **https://www.baanknet.com/** 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), Contact No- 8291220220, email id:** support.ebkray@psballiance.com

i) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

j) 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. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

k) 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.

l) For sale proceeds of Rs.50.00 lacs and above, the successful bidder will have to deduct TDS at the rate as applicable under Section 194 – IA, on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.

m) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

n) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

o) The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of the property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized Officer or the banks shall not be responsible

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for any discrepancy, charge, lien, encumbrances pertaining to property, or any other dues to the Government or anyone else in respect of the said properties.

p) The Sale Certificate shall be issued in the same name in which the bid is submitted.

q) On receipt of sale certificate, the purchaser shall take all necessary steps and make arrangements for registration of the property. All charges for conveyance, the existing and future Statutory Dues, if any payable by the borrower, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. The purchaser is liable to incur the dues of the Local Self Government / other dues payable to the Government if any, informed subsequently.

r) 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, Moggpiar II Branch who, as a facilitating centre, shall make necessary arrangements.

For further details contact, Canara Bank, **Moggpiar II Branch (Ph: +919886295274), E-mail: cb16112@canarabank.com**or the service provider **M/s PSB Alliance (Ebkray), Contact No-8291220220, email id:** 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.

कृते केनरा बैंक
For CANARA BANK

AUTHORISED OFFICER
अधिकृत अधिकारी / Authorised Officer
CANARA BANK

Date: 22.10.2026
Place: Thiruvallur