

CHENNAI SAIDAPET (16036)
54, POTTERS STREET, SAIDAPET, CHENNAI - 600015
Contact Nos: 9498346053 / 9444720933 E-mail: cb16036@canarabank.com

Ref: ROSOUTH/RECOVERY/SALE NOTICE/2026-27

Date: 23-10-2026

To

Mrs. VIJAYALAKSHMI KC (Borrower) F3, D 6B Mani Naicker III Cross street, Ganapathipuram, Chrompet Chennai - 600044 Mob: 919445655829	Mr. Chandrasekar S (Co-Borrower) Flat No 4 , Shanmugapriya Apartments No.1, mani naicker street Chrompet, Chennai - 600044 Mob: 919710117582
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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, the Authorized Officer, Canara Bank, had taken possession of the assets described in Schedule of Sale Notice annexed here to in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **CHENNAI SAIDAPET BRANCH** of Canara Bank. The undersigned proposes to sell the assets (through e-auction) more fully described in this 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 this 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,


AUTHORISED OFFICER
CANARA BANK

प्रधिकृत अधिकारी
ENCLOSURE - SALE NOTICE
Authorised Officer
CANARA BANK
Regional Office,
Chennai South

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SALE NOTICE

Ref: ROSOUTH/RECOVERY/SALE NOTICE/2026-27

Date: 23-10-2026

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 Authorised Officer of **CHENNAI SAIDAPET BRANCH** of the Canara Bank, will be sold with "As is where is", "As is what is", and "Whatever there is" on **02-12-2026** (Time 11.00 a.m. to 12.00 p.m.) for recovery of Rs. 36,46,168.38 /- (Rupees Thirty Six lakhs Forty Six thousand One Hundred Sixty Eight and Thirty Eight paise) due as on 22-10-2026 to the Chennai Saidapet Branch of Canara Bank from

Mrs. VIJAYALAKSHMI KC (Borrower) F3, D 6B Mani Naicker III Cross street, Ganapathipuram, Chrompet Chennai - 600044 Mob: 919445655829	Mr. Chandrasekar S (Co-Borrower) Flat No 4 , Shanmugapriya Apartments No.1, mani naicker street Chrompet, Chennai - 600044 Mob: 919710117582
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Details of the Property and Reserve Price:

ITEM No.1

All that piece and parcel of vacant land bearing Plot No.6-B1, Mani Naicker Third Cross Street, Chromepet, Chennai -44, comprised in Old Survey No.247/7 part, as per new Patta Survey No.247/7C2 part of ZAMIN PALLAVARAM VILLAGE, Tambaram Taluk, Kancheepuram District, measuring an extent of 1948 square feet, bearing New Patta No.5367, and bounded on the

North By : Plot No.6-B2
South By : Plot No.5
East By : Survey No.247/7, and on the
West By : 16 Feet wide Road

And having a linear measurement on

North to South on the Eastern side : 30 Feet 6 inches
North to South on the Western side : 30 Feet and 6 inches
East to West on the Northern side : 64 Feet,

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East to West on the Southern side : 63 Feet and 9 inches,

In all admeasuring an extent of 1948 square feet. The above said property lies within the limits of Pallavaram Municipality and situated within the Registration Sub District of Pallavaram and Registration District of Chennai South.

ITEM No.2

All that piece and parcel of vacant land bearing Plot No.6-B2, Mani Naicker Third Cross Street, Chromepet, Chennai -44, comprised in Old Survey No.247/7 part, as per new Patta Survey No.247/7C2 part of ZAMIN PALLAVARAM VILLAGE, Tambaram Taluk, Kancheepuram District, measuring an extent of 1340 square feet, together with a common passage measuring an extent of 143½ Square feet, in all admeasuring a total extent of 1483½ square feet, bearing new Patta No.5367, and bounded on the

North By : Plot No.6-A

South By : Plot No.6-B1

East By : Survey No.247/7, and on the

West By : 16 Feet wide Road and common passage

And having a linear measurement on

North to South on the Eastern side : 31 Feet 0 inches

North to South on the Western side: 26 Feet and 6 inches.

East to West on the Northern side : 46 Feet, 9 inches

East to West on the Southern side : 46 Feet and 6 inches,

In all admeasuring an extent of 1340 square feet. Together with 143½ Sq.ft., of common passage and measuring a total extent of 1483 ½ square feet.

Item Nos. 1 & 2 total measuring 3431-1/2 Sq.ft., Vacant Land.

The above said property lies within the limits of Pallavaram Municipality and situated within the Registration Sub District of Pallavaram and Registration District of Chennai South.

SCHEDULE 'B'

335 Square feet of Undivided share in 3431½ square feet of the combined portion of the land mentioned in Item No.1 & 2 of the Schedule 'A' above

Flat No F3 - Balaji's Sugam Flats With Carpet Area of 525 Sq.Ft

The property stands in the name of Mrs. Vijayalakshmi

The reserve price of the above property will be **Rs.32,00,000 /-**(Rupees Thirty Two lakhs only) and the earnest money deposit will be **Rs.3,20,000 /-** (Rupees Three Lakh Twenty thousand Only). The Earnest Money Deposit shall be deposited on or before **01-12-2026** 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 Assistant General

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Manager Regional Office Chennai South , (Ph. No.: 9498346053) during office hours on any working day.

Portal of E-Auction: <http://baanknet.com> (M/s PSB Alliance Pvt. Ltd).

Date: 23-10-2026
Place: Chennai

K. Jeyaganesh
AUTHORISED OFFICER

CANARA BANK

Authorised Officer

CANARA BANK
Regional Office,
Chennai South

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 23-10-2026

1) Name and Address of the Secured Creditor:	Canara Bank, Chennai Saidapet Branch, Potters Street, Saidapet, Chennai-600015		
2) Name and address of the borrowers	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;"> Mrs. VIJAYALAKSHMI KC (Borrower) F3, D 6B Mani Naicker III Cross street, Ganapathipuram, Chrompet Chennai - 600044 Mob: 919445655829 </td><td style="width: 50%;"> Mr. Chandrasekar S (Co-Borrower) Flat No 4 , Shanmugapriya Apartments No.1, mani naicker street Chrompet, Chennai - 600044 Mob: 919710117582 </td></tr> </table>	Mrs. VIJAYALAKSHMI KC (Borrower) F3, D 6B Mani Naicker III Cross street, Ganapathipuram, Chrompet Chennai - 600044 Mob: 919445655829	Mr. Chandrasekar S (Co-Borrower) Flat No 4 , Shanmugapriya Apartments No.1, mani naicker street Chrompet, Chennai - 600044 Mob: 919710117582
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3) Total Liabilities as on 22-10-2026	Rs. 36,46,168.38 /- (Rupees Thirty Six lakhs Forty Six thousand One Hundred Sixty Eight and Thirty Eight paise) with further interest and other incidental charges thereto incurred by the Bank.		
4) a. Mode of Auction	Online Auction (E-Auction)		
b. Details of auction service provider	BAANKNET (M/s PSB Alliance Pvt. Ltd),		
c. Date & Time of Auction	02-12-2026 (Time 11.00 a.m. to 12.00 p.m.)		
d. Portal of E-Auction	https://baanknet.com		
5) Reserve Price	Rs.32,00,000 /-(Rupees Thirty Two lakhs only)		

OTHER TERMS AND CONDITIONS

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website [https:// baanknet.com](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 with Authorised Officer, on 21-11-2026 between 11.00 a.m. to 1.00 p.m.

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- 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 (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 01-12-2026 till 4:00 PM.
- a) 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 BAANKNET (M/sPSBalliancePvt.Ltd)**, (ContactNo.7046612345/6354910172/8291220220/9892219848/8160205051,Email:support.ebkray@psballiance.com).
- e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 01-12-2026 till 4:00 p.m., to Canara Bank, Fort St George Branch, by hand or by email.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- ii) 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.
- iii) Bidders Name. Contact No. Address, E Mail Id.
- iv) Bidder's A/c details for online refund of EMD.
- b) The intending bidders should register their names at portal <https://baanknet.com> get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider **M/sBAANKNET(M/sPSBalliancePvt.Ltd),(ContactNo.7046612345/6354910172/8291220220/9892219848/8160205051,Email:support.ebkray@psballiance.com).**
- f) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- g) 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.

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- h) 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
- i) For sale proceeds of Rs. 50.00 (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.
- j) All charges for conveyance, stamp duty/GST registration charges, Statutory Charges etc., as applicable shall be borne by the successful bidder only.
- k) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- l) 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, Thyagaraya Nagar 2 Branch who, as a facilitating centre, shall make necessary arrangements.
- c) For further details contact, Canara Bank, Regional Office Chennai South Branch (Ph: 9498346053/9444720933) E-mail: cb16036@canarabank.com or the service provider
M/sBAANKNET(M/sPSBAlliancePvt.Ltd),(ContactNo.7046612345/6354910172 /8291220220/9892219848/8160205051,Email: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: Chennai
Date: 23-10-2026


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प्राधिकृत CANARA BANK
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