केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

Ref: SARFAESI/SN/Jayanthi/Oct/2026 Date: 03/11/2026

COVERING LETTER TO SALE NOTICE

To
Smt Jayanthi Murugesan (Borrower)
W/o Murugesan
F F3 1st floor B block
Ragavendira apartments
Mahalakshmi nagar
old Palpannai
Trichy fort
Trichy 620 008
ph no: 919600466341

Smt Prema S (guarantor)
W/o Selvam
F F3 1st floor B block
Raghavendra apartments
Mahalakshmi nagar
old Palpannai
Trichy fort
Trichy 620 008
ph no: 918489263715

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.

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As you are aware, I on behalf of Canara Bank ARM TRICHY 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 ARM TRICHY 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 thereunder, 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,

केनरा बैंक **CANARA BANK**

प्राधिकृत अधिकारी / Authorised Officer
Authorised Officer,
Canara Bank

ENCLOSURE – SALE NOTICE

केनरा बैंक / CANARA BANK * विशिष्ट आ.व.प्र शाखा Specialised A.R.M. Branch Dp-6818 * तिरुचि / TRICHY-1. *

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

Ref: SARFAESI/SN/Jayanthi/Oct/2026 Date: 03/11/2026

CERSAI ID: 400022006378

SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 **Symbolic** possession of which has been taken by the Authorized Officer of Canara Bank, **ARM TRICHY** Branch (The Secured Creditor) will be sold on As is where is", As is what is", and Whatever there is" on **25/11/2026** (mention date of sale), for recovery of **Rs. 17,40,597.93** (Rupees Seventeen Lakhs Forty Thousand Five Hundred and Ninety Seven and Paise Ninety Three Only) due as on 01/11/2026 with further interest and cost to Canara Bank, **ARM TRICHY** Branch (the Secured Creditor) from Mrs. Jayanthi Murugesan and Mrs. S. Prema.

The reserve price will be **Rs.28,59,000/-** (Rupees Twenty Eight Lakhs Fifty Nine Thousand Only) and the earnest money deposit will be **Rs.2,85,900/-** (Rupees Two Lakhs Eighty Five Thousand Nine Hundred Only).

1	Name and Address of the Secured Creditor	Canara Bank, **ARM TRICHY** Branch
2	Name and Address of the Borrower & Guarantor	
Smt Jayanthi Murugesan (Borrower) W/o Murugesan F F3 1st floor B block Ragavendira apartments Mahalakshmi nagar old Palpannai Trichy fort Trichy 620 008 Smt Prema S (guarantor) W/o Selvam F F3 1st floor B block Raghavendra apartments Mahalakshmi nagar old Palpannai Trichy fort Trichy 620 008		
3	Total liabilities as on 01/11/2026	**Rs. 17,40,597.93** (Rupees Seventeen Lakhs Forty Thousand Five Hundred and Ninety Seven and Paise Ninety Three Only)
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	**E-Auction** **M/s PSB Alliance (BAANKET)** **25/11/2026, 12.30 hours to 13.30 hours** **TRICHY (ONLINE)**

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5	Details of Property/ies

All the parts and parcel of the property and residential building situated in Trichirappalli District and Registration District, Thiruverumbur Sub-Registration District, Thiruverumbur Taluk, SEMMANKULAM Village, Survey No.607/1 measuring an extent of Acre 11.43 Cents which had been divided into house plots by forming a layout which has been duly approved by the Director of Town Planning, Trichy-Thanjavur Region, in his proceedings Ma.Pi. Va.(Thi. Tha) No.42/85 named as "EZHIL NAGAR" within this the Plot No.230 an extent of 2400 Sq. ft. admeasuring East to West on the North 40 feet, on the South 40 feet, North to South on the East 60 feet and on the West 60 feet Plot.

Out of Which a house Plot (Plot No.230 Part- North West side) measuring 960 Sq.ft. equivalent to 89.19 Sq. meters situated on the North West side admeasuring East to West on the North 32 feet, On the South 32 feet, North to South on the West 30 feet and on the East 30 feet within the following boundaries:

North by: 30 feet wide layout Road

South by: Plot No.230 out of Remaining extent retained by the Vendor along with a vacant plot

East by : Plot No.230 out of Remaining extent retained by the Vendor along with a Vacant Plot

West by : Plot No.231

The above plot along with a house constructed thereon in the ground floor in an extent of 783 Sq. ft. and first floor constructed in an extent of 275 Sq. ft. with Electricity Service Connection Meter, Meter Deposit with all building accessories and easement rights including thereon.

As per Natham Scheme said Property is situated in Old Survey No.607/1 Part for which New Natham Survey No.607/54. Natham Patta No.1475.

Electricity Service Connection No. 235-003-2237.

Situated within the limits of Krishnasamuthiram village Panchayat and Thiruverumbur Panchayat Union.

MODTD NO 4679/2017 DTD 22.11.2017

6	Reserve Price (Please note to mention separately for each property)	**Rs.28,59,000/-** (Rupees Twenty Eight Lakhs Fifty Nine Thousand Only)
7	Earnest Money Deposit	**Rs.2,85,900/-** (Rupees Two Lakhs Eighty Five Thousand Nine Hundred Only).
8	The property can be inspected Date & Time	on or before **24/11/2026** between 11.00 AM to 5.00 PM.

9. Other terms and conditions:

a. The property/ies will be sold in As is where is", As is what is", and Whatever there 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 9(e) below).



Ref: SARFAESI/SN/Jayanthi/Oct/2026 Date: 03/11/2026

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on or before **24/11/2026** between 11.00 AM to 5.00 PM.

d. 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 & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi 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.baanknet@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.2,85,900/-** 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 **24/11/2026** at **5.00 PM.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.100000/-** (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g. The incremental amount/price during the time of each extension shall be **Rs.100000/-** (incremental price) and time shall be extended to 5 minutes when valid bid received in last minutes.

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

i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period 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.

j. The above-mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, **ARM TRICHY** Branch, IFSC Code **CNRB00006818**.

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



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l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims / rights / dues.

n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on or before **24/11/2026** between 11.00 AM to 5.00 PM.

o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p. For further details the authorized officer, Canara Bank, ARM BRANCH Trichy, Ph. No./Mobile No. 9489045912, 9500980927 may be contacted during office hours on any working day. The service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com.

केनरा बैंक CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

Authorised Officer

Canara Bank

Place: Trichy

Date: 03/11/2026

केनरा बैंक / CANARA BANK
विशिष्ट आ.व.प्र शाखा
Specialised A.R.M. Branch
Dp-6518
तिरुचि / TRICHY-1