केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

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

COVERING LETTER TO SALE NOTICE

To
MRS.HEMAVATHI B
W/O SRI BALASUBRAMANIAN
NO1/62 MALAIPATTI RAMJI NAGAR
KALLIKUDY NORTH
TRICHY DISTRICT - 620009 (Mortgagor & Borrower)

MR. JAGANATHAN BALASUBBIRAMANI
NO1/62 MALAIPATTI RAMJI NAGAR
KALLIKUDY NORTH
TRICHY DISTRICT – 620009 (Joint – Borrower)

MR.SARANKUMAR BALASUBRAMANI
S/O BALASUBRAMANI
NO. 1 62 MALAIPATTI RAMJI NAGAR POST
K KALLIKUDI NORTH
TRICHY DISTRICT -620 009 (Joint-Borrower)

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.स.प्र शाखा Specialised A.R.M. Branch Dp-6818 त्रिचिरापल्ली TRICHY-1

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(A GOVERNMENT OF INDIA UNDERTAKING)

ASSET RECOVERY MANAGEMENT BRANCH, TRICHY

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

CERSAI ID: 400026023014

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. 49,19,528.98** (Rupees Forty Nine Lakhs Nineteen Thousand Five Hundred and Twenty Eight and Paise Ninety Eight Only) due as on 01/11/2026 with further interest and cost to Canara Bank, **ARM TRICHY** Branch (the Secured Creditor) from Mrs. Hemavathi B, Mr. Jaganathan B and Mr. Sarankumar B.

The reserve price will be **Rs.59,63,000/-** (Rupees Fifty Nine Lakhs Sixty Three Thousand Only) and the earnest money deposit will be **Rs.5,96,300/-** (Rupees Five Lakhs Ninety Six Thousand Three Hundred Only).

1	Name and Address of the Secured Creditor	Canara Bank, **ARM TRICHY** Branch
2	Name and Address of the Borrower & Guarantor	
MRS.HEMAVATHI B W/O SRI BALASUBRAMANIAN NO1/62 MALAIPATTI RAMJI NAGAR KALLIKUDY NORTH TRICHY DISTRICT - 620009 (Mortgagor & Borrower) MR. JAGANATHAN BALASUBBIRAMANI NO1/62 MALAIPATTI RAMJI NAGAR KALLIKUDY NORTH TRICHY DISTRICT – 620009 (Joint – Borrower) MR.SARANKUMAR BALASUBRAMANI S/O BALASUBRAMANI NO. 1 62 MALAIPATTI RAMJI NAGAR POST K KALLIKUDI NORTH TRICHY DISTRICT -620 009 (Joint-Borrower)		
3	Total liabilities as on 01/11/2026	**Rs. 49,19,528.98** (Rupees Forty Nine Lakhs Nineteen Thousand Five Hundred and Twenty Eight and Paise Ninety Eight 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 Tiruchirappalli Registration District, Tiruchi 1 & 2 Joint Registrar's Office Srirangam Circle, Manikandam Panchayat Union and the said K. Kallikkudi (North), within the Panchayat limits the said Kallikkudi North Village Survey No. 7/7 has been sub-divided and new survey No.7/7 A. In 7/7A, 10 cents of land out of total 47 cents of land

Four Boundaries :
In the North : Land belonging to Mrs. Periyammal,
In the South : Malaipatti Kuttai Puramppokku,
In the West : Land belonging to Mr. Raja,
In the East : Land belonging to Mr. Murugan

Included in this Land measuring 10 cents and including all irrigation drainage canals common to the said land.
The Property Standing in the name of Mrs. Hemavathi B W/o Balasubramani.

6	Reserve Price (Please note to mention separately for each property)	**Rs.59,63,000/-** (Rupees Fifty Nine Lakhs Sixty Three Thousand Only)
7	Earnest Money Deposit	**Rs.5,96,300/-** (Rupees Five Lakhs Ninety Six Thousand Three 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).

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.5,96,300/-** 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.

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.



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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

Place: Trichy
Date: 03/11/2026

Authorised Officer
Canara Bank

केनरा बैंक CANARA BANK Specialised A.R.M. Branch Dp-6818 TRICHY-1