केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate
(A GOVERNMENT OF INDIA UNDERTAKING)
SPECIALIZED ARM II BRANCH CHENNAI [7901]

Ref : 07901/ARM II/SN26-27/ Mrs. Geetha Krishnan **Date : 02/11/2026**

To

Mrs. Geetha Krishnan, D/o. Mr. Subbaiya Krishnan, Rep. by her power of Attorney Holder Mr. Subbaiya Krishnan No.65/27, Devarajan Street, Royapettah, Chennai – 600014	**Also at, Mrs. Geetha Krishnan Flat No.113, 11th Floor, No.77, Narayana – Arihant Ocean Tower, Wallajah Road, Triplicane, - 600005**
Mr. Subbaiya Krishnan (Guarantor in Account No. 60147730000294) S/o. Mr. P. Subbaiya, No.65/27, Devarajan Street, Royapettah, Chennai – 600014	**Also at, Mr. Subbaiya Krishnan Flat No.113, 11th Floor, No.77, Narayana – Arihant Ocean Tower, Wallajah Road, Triplicane, - 600005**
Mrs. Muthu Lakhsmi K, (Guarantor in Account No. 60149740000033) W/o. Mr. Subbaiya Krishnan, Flat No.113, 11th Floor, No.77, Narayana – Arihant Ocean Tower, Wallajah Road, Triplicane, - 600005	**Also at, Mrs. Muthu Lakhsmi K No.65/27, Devarajan Street, Royapettah, Chennai – 600014**

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) & 9 of the Security Interest (Enforcement) Rules, 2002

As you are aware, the Authorized Officer, Canara Bank, **Specialized ARM Branch II Chennai** Branch, had taken Symbolic possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to us. The undersigned proposes to sell the assets (through e-auction) more fully described in the 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 15 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.

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
ENCLOSURE – SALE NOTICE

केनरा बैंक / CANARA BANK चेन्नै Chennai-17. ARM Branch-II

Confidential

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

SPECIALIZED ARM II BRANCH CHENNAI [7901]

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) & 9 of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic / constructive** possession of which has been taken by the Authorised Officer of **Chennai Specialized ARM II Branch[07901]** of the Canara Bank, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **26/11/2026,** (Time 11:00 A.M. to 12:00 P.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale) for recovery of **Rs.2,36,70,273.10 (Rupees Two Crore Thirty Six Lakh Seventy Thousand Two Hundred Seventy Three and Paise Ten Only)** due as on 01/11/2026 to the Chennai Specialized ARM II Branch[7901] of Canara Bank from **Mrs. Geetha Krishnan, Rep. by her Power of Attorney Holder Mr. Subbaiya Krishnan, Mr. Subbaiya Krishnan and Mrs.Muthulakshmi**

The Reserve Price will be:

Rs.1,60,00,000/- (Rupees One Crore Sixty Lakhs Only)

The Earnest Money Deposit will be:

Rs.16,00,000/- (Rupees Sixteen Lakhs Only)

The Earnest Money Deposit shall be deposited on or before **25/11/2026** by **5.00 PM**.

Details of Property :

Flat bearing No.113, "Narayana Arihant Ocean Tower" in the 11th Floor with a built up area of 1232 sq.ft., bearing New Door No.77, Wallajah Road, Chennai – 600 005, together with 418 sq.ft undivided share in the land measuring an extent of 16 Grounds and 2088 sq.ft comprised in R.S.No.3133 and 3128, Triplicane Village, Mylapore – Triplicane Taluk, Chennai District, along with one covered Car Park No.113, (Planning Permit File No.C3/23233/2001, dt. 4.7.2002 issued by the Member Secretary (CMDA) and the land bounded on the

North by	**: Wallajah Road**
South by	**: Property in R.S.No.3106**
East by	**: Property in R.S.Nos.3129 & 3121/1**
West by	**: Property in R.S.Nos. 3134/1 & 2, 3125, 3126 & 3127**

Situated within the Registration District of Chennai Central and Sub Registration District of Triplicane.

CERSAI ID : 400014090890

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 Specialized ARM Branch II Chennai, No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar, Chennai – 17, Mobile: 9740145622 Email : cb7901@canarabank.com during office hours on any working day.

Portal of E-Auction: https://baanknet.com

कृते केनरा बैंक / For CANARA BANK
Authorised Officer
ARM Branch-II, Chennai-17.

Date : 02/11/2026
Place : Chennai

AUTHORISED OFFICER
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 02/11/2026

1. **Name and Address of the Secured Creditor** : Specialized ARM Branch II Chennai
No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar, Chennai – 17
Mobile: 9740145622
Email : cb7901@canarabank.com

2. **Name and Address of the Borrowers and Guarantors** :

Mrs. Geetha Krishnan, D/o. Mr. Subbaiya Krishnan, Rep. by her power of Attorney Holder Mr. Subbaiya Krishnan No.65/27, Devarajan Street, Royapettah, Chennai – 600014	**Also at, Mrs. Geetha Krishnan Flat No.113, 11th Floor, No.77, Narayana – Arihant Ocean Tower, Wallajah Road, Triplicane, - 600005**
Mr. Subbaiya Krishnan (Guarantor in Account No. 60147730000294) S/o. Mr. P. Subbaiya, No.65/27, Devarajan Street, Royapettah, Chennai – 600014	**Also at, Mr. Subbaiya Krishnan Flat No.113, 11th Floor, No.77, Narayana – Arihant Ocean Tower, Wallajah Road, Triplicane, - 600005**
Mrs. Muthu Lakhsmi K, (Guarantor in Account No. 60149740000033) W/o. Mr. Subbaiya Krishnan, Flat No.113, 11th Floor, No.77, Narayana – Arihant Ocean Tower, Wallajah Road, Triplicane, - 600005	**Also at, Mrs. Muthu Lakhsmi K No.65/27, Devarajan Street, Royapettah, Chennai – 600014**

3. **Total liabilities as on 01/11/2026** : **Rs.2,36,70,273.10 (Rupees Two Crore Thirty Six Lakh Seventy Thousand Two Hundred Seventy Three and Paise Ten Only)** 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 : https://baanknet.com
(c) Date & Time of Auction : **26/11/2026 & Time** 11:00 A.M. to 12:00 P.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

5. **Reserve Price** : **Rs.1,60,00,000/- (Rupees One Crore Sixty Lakhs Only)**

केनरा बैंक | CANARA BANK
चेन्नै
Chennai-17.

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 (e) below.
b. The property/ies will be sold above the Reserve Price.
c. The property can be inspected, with Prior Appointment with Authorized Officer, on **23/11/2026** between 11.00 A.M. & 4.00 P.M.
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 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 **25/11/2026**, 5.00 PM.
f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.1,00,000/-** (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.1,00,000/-** (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, **Specialized ARM Branch II Chennai**, IFSC Code **CNRB0007901**.
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