केनरा बैंक
Canara Bank

BRANCH : Pernambut[01095]
ADDRESS: 144/145, High Road, Pernambut - 635810
MOB NO:919655038759
MAIL ID: cb1095@canarabank.com

COVERING LETTER TO SALE NOTICE

Ref:01095/1095256005289/453/SN/2026-27 **Date: 04.11.2026**

To

M/s. SIVAN MIXTURES
NO-95 ONKUPPAM ROAD
PERNABMUT VELLORE TAMIL
NADU 635810

Mrs. S SELVI
W/O C.SIVAN,
NO:92, MURUGAR KOIL ST,
CHEKKUMEDU, PERNAMBUT,
VELLORE DIST,
TAMIL NADU - 635810.

Mr. C SIVAN
S/o CHIVANATHAN,
NO:92, MURUGAR KOIL ST,
CHEKKUMEDU, PERNAMBUT,
VELLORE DIST,
TAMIL NADU - 635810.

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.

As you are aware, I on behalf of Canara Bank Pernambut[01095] 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 Pernambut[01095] Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

CANARA BANK Recovery & Legal Section

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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,

Authorised Officer,
Canara Bank

ENCLOSURE - SALE NOTICE

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(Auction Sale Notice for Immovable properties)

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 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 constructive possession of which has been taken by the Authorised Officer of Pernambut[01095] **Branch** Secured Creditor will be sold on "As is where is", As is what is", and Whatever there is" on 27.11.2026, for recovery of **Rs.49,95,463.68/- (Rupees Forty nine lakhs ninety five thousand four hundred and sixty three and paise sixty eight only)** as on 31.10.2026 plus future interest and cost and expenses thereon due to the Secured Creditor from **M/s. SIVAN MIXTURES represented by it's Proprietor Mrs. S SELVI** guaranteed by **Mr. C SIVAN**. The reserve price will be **Rs.2525000/- (Rupees Twenty five lakhs and twenty five thousand only)**and the earnest money deposit will be **Rs.252500/-(Rupees Two lakhs fifty two thousand and five hundred only).** The Earnest Money Deposit shall be deposited on or before 26.11.2026 by **05.00 PM**

SL NO	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST	RATE OF INTEREST
1	1095256005289	OD/OCC	Rs.44,52,780.53/- as on 31.10.2026	10.80%
2.	1095755000017	GECL	Rs.5,42,683.15/- as on 15.10.2026	8.85%

1	Name and Address of the Secured Creditor	BRANCH NAME:Pernambut[01095] ADDRESS : 144/145, High Road, Pernambut - 635810
2	Name and Address of the Borrower & Guarantor	**M/s. SIVAN MIXTURES** **NO-95 ONKUPPAM ROAD PERNABMUT VELLORE** **TAMIL NADU 635810** **Mrs. S SELVI** **W/O C.SIVAN,** **NO:92, MURUGAR KOIL ST, CHEKKUMEDU,** **PERNAMBUT, VELLORE DIST,** **TAMIL NADU - 635810.** **Mr. C SIVAN** **S/o CHIVANATHAN,** **NO:92, MURUGAR KOIL ST, CHEKKUMEDU,** **PERNAMBUT, VELLORE DIST,** **TAMIL NADU - 635810.**
3	Total liabilities as on 31.10.2026	**Rs.49,95,463.68/- (Rupees Forty nine lakhs ninety five thousand four hundred and sixty three and paise sixty eight only)**plus further interest from 01.11.2026 and costs and expenses etc.
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction	a.) Online Electronic Bidding (e-Auction) b.) M/s PSB Alliance Pvt. Ltd (BAANKNET)

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	d) Place of Auction E-Auction	c.) DATE:**27.11.2026 Time: 11.30 am to 12.30 pm** (with unlimited extension of 5 minutes duration each tills the conclusion of the sale) d.) **https://baanknet.com.**
5	Details of Property/ies	**All that Piece and Parcel of the Land and building situated at Vellore District, Vellore Registration District, Pernambut Sub - District, Pernambut Taluk, Pernambut Village, Siddique Nagar Plot No 35, Survey No: S.No:89/2** **Boundaries** **On the North by: Street** **On the South by: Plot No.74** **On the East by: Plot No.36** **On the West by: Plot No.34** **Extent : East to West 20 feet, North to South 60 feet, in Total 1200 Sq.Ft.** **Owner of the Property: Mrs. S Selvi**
6	Reserve Price	**Rs.2525000/- (Rupees Twenty five lakhs and twenty five thousand only)**
7	Earnest Money Deposit	**Rs.252500/- (Rupees Two lakhs fifty two thousand and five hundred only) .** The Earnest Money Deposit shall be deposited on or before 26.11.2026 by **05.00 PM.**
8	The property can be inspected Date & Time	**DATE: 25.11.2026 between 10:00 AM and 5:00 PM**
9	Detail of Encumbrance	To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest
10	Detail of litigation	To the best of knowledge and information of the Authorized Officer, there is no litigation on property affecting the security interest

11. Other terms and conditions:

a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.

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

c. The property can be inspected on 25.11.2026 **between 10:00 AM and 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 operative 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 7046612345/6354910172/ 8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com).

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.252500/- (Rupees Two lakhs fifty two thousand and five hundred only)** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly (online) 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 by **5:00 PM.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- (Incremental amount/price) mentioned under the column

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"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.10,000 /- (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. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.
k. 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, **Pernambut[01095]** Branch, IFSC Code:CNRB0001095 (Branch IFSC Code).
l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity , water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.
m. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
n. 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 by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.
p. 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 25.11.2026 from **10:00 a.m. to 05:00 p.m.**
q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.
r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice

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s. For further details **Ms.Shilpa Kala**, Authorised officer, Canara Bank, Pernambut[01095] branch (Branch Mobile:919655038759) 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).

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

Place: PERNAMBUT
Date : 04.11.2026

प्राधिकृत अधिकारी /Authorised Officer
Authorised Officer
CanaraBank

QR CODE FOR INFORMATION: