

**KANYAKUMARI BRANCH  
COVERING LETTER TO SALE NOTICE**

Ref: 1026630000036

Date: 02.03.2024

To

1. MRS. HELAN REMGIOUS  
W/O REMGIOUS  
8/66 RATCHAKAR STREET  
AGASTHEESWARAM  
KANYAKUMARI- 629 702
2. MR. KILTAS PONIPPAS  
S/O PONIPPAS  
1/621 TPAUL NAGAR  
TSUNAMI COLONY RANSOM TOWN  
KANYAKUMARI

Dear Sirs,

**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 Kanyakumari 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 **Kanyakumari 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,

  
Divisional Manager  
SREENIVASA R  
पुंनर प्रबन्धक / DIVISIONAL MANAGER  
दूर. संख./S.P.No: 47779

**Authorised Officer, Canara Bank ENCLOSURE - SALE NOTICE**

(A GOVERNMENT OF INDIA UNDERTAKING)  
**KANYAKUMARI BRANCH**

**E-Auction Sale Notice for Sale of Immovable Assets 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 Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer Canara Bank., will be sold "As is where is", "As is what is", and " Whatever there is" on **26.03.2024** for recovery of **Rs.17,48,540.53/- (Rupees Seventeen Lakhs forty eight thousand five hundred forty and fifty three paise Only)/-** as on **02.03.2024** and further interest thereon from **03.03.2024** due to the **Kanyakumari** of Canara Bank from the borrower Mr. HELAN REMGIOUS and Mr. KILTAS PONIPPAS

The reserve price for Scheduled Property will be **Rs. 40,50,000/- (Rupees Forty Lakh Fifty Thousand only)**. The earnest money deposit for Property will be **Rs. 4,05,000/- (Rupees Four lakh Five Thousand only)**. The Earnest Money Deposit shall be deposited on or before **25.03.2024** till 4 pm.

**Details and full description of the property(ies):**

**Property standing in the name of Mrs. Helen Remgious:**

All part and parcel of immovable property bearing Re Sy No. 236/3 ( Now Sub division 236/3A), Old Sy No: 5065 situated at Agastheeswaram ( Now Kovalam) under Kottaram Sub Register office, Agastheeswarm Taluk, Kanyakumari District in all measuring 7.00 Cents with residential house.

**BOUNDARIES:**

North	–	Property Of Gnana Sekar
South	–	Tsunami Colony
East	-	Property Of Gopala Krishnan
West	-	Tsunami Colony and Street

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 Authorised Officer, Canara bank **KANYAKUMARI** Ph. No 04652 247226 or **Regional Office, Tirunelveli** 0462 2555083 during office hours on any working day.

  
 Divisional Manager  
**SREENIVASA R**  
 बैंक प्रबंधक / DIVISIONAL MANAGER  
 डी. कान्क/डी.पी.नो. 47779

Date : 02.03.2024

Place: KANYAKUMARI

Authorised Officer  
CANARA BANK

**DETAILS :**

1	Name and Address of the Secured Creditor	Canara Bank, Kanyakumari Branch, Near Vivekananda Kendra, Cape Road, Kanyakumari – 629 702
2	Name and Address of the Borrower/ Guarantor	1. MRS. HELAN REMGIOUS W/O REMGIOUS 8/66 RATCHAKAR STREET AGASTHEESWARAM KANYAKUMARI- 629 702  2. MR. KILTAS PONIPPAS S/O PONIPPAS 1/621 TPAUL NAGAR TSUNAMI COLONY RANSOM TOWN KANYAKUMARI
3	Total liabilities	<b>Rs.17,48,540.53/- (Rupees Seventeen Lakhs forty eight thousand five hundred forty and fifty three paisa Only)/- as on 02.03.2024 and further interest thereon from 03.03.2024</b>
4	Mode of Auction :	E- Auction
a)	Details of Auction service provider :	<b>M/s. Canbank Computer Services Ltd, Malleswaram, Bangalore-560003.</b> (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in
b)		<b>www.indianbankseauction.com</b>
c)	Date & Time of Auction :	<b>Date : 26.03.2024</b>

d)	Portal of E-Auction :	Time between 12.30 pm – 1.30 pm  (With unlimited extension of 5 minutes duration each till the conclusion of the sale)  <a href="https://www.indianbankseuction.com">https:// www.indianbankseuction.com</a>
5	Details of Properties:	<b>Property standing in the name of Mrs. Helen Remgious</b> : All part and parcel of immovable property bearing Re Sy No. 236/3 ( Now Sub division 236/3A), Old Sy No: 5065 situated at Agastheeswaram ( Now Kovalam) under Kottaram Sub Register office, Agastheeswarm Taluk, Kanyakumari District in all measuring 7.00 Cents with residential house.  <b>BOUNDARIES:</b> North – Property Of Gnana Sekar South – Tsunami Colony East - Property Of Gopala Krishnan West - Tsunami Colony and Street
6a)	Reserve Price	<b>Rs. 40,50,000/- (Rupees Forty lakh Fifty Thousand only)</b>
b)	EMD & last date of deposit of EMD :	<b>Rs.4,05,000/- (Rupees Four Lakhs Five Thousand only)</b>  <b>&amp; 25.03.2024 till 4 pm</b>
7	<b>Other terms and conditions :</b>	
a)	Auction/bidding shall be only through “Online Electronic Bidding” through the website <a href="http://www.bankeauction.com">www.bankeauction.com</a> . 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 of Branch / Authorised Officer.	
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 by way of Demand draft in favour of Authorized Officer, Canara Bank, <b>Kanyakumari Branch</b> OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, <b>KANYAKUMARI Branch, A/c No : 209272434, IFSC Code: CNRB0001026 on or</b>	

	<b>25.03.2024 till 4.00 pm</b>
e)	<p>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 <b>M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003.</b> (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in <b>www.indianbankseuction.com</b></p>
f)	<p>After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before <b>25.03.2024 till 4.00 PM</b>, to Canara Bank, <b>KANYAKUMARI</b> Branch by hand or by email.</p> <ul style="list-style-type: none"> <li>i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.</li> <li>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.</li> <li>iii) Bidders Name. Contact No. Address, E Mail Id.</li> <li>iv) Bidder's A/c details for online refund of EMD.</li> </ul>
g)	<p>The intending bidders should register their names at portal <a href="https://www.indianbankseuction.com">https://www.indianbankseuction.com</a> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider <b>M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003.</b> (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in <b>www.indianbankseuction.com</b></p>
h)	EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
i)	<p>Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of <b>Rs.10,000/-</b> (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000 as incremental value). 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.</p>
j)	<p>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</p>

	successful bidder fails to pay the sale price, 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.
k)	<b>For sale proceeds of Rs. 50 (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.</b>
	All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
m)	Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
n)	In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or <b>KANYAKUMARI</b> branch who, as a facilitating centre, shall make necessary arrangements.
o)	For further details contact Authorised Officer, Canara Bank, <b>KANYAKUMARI</b> Branch (Ph. No 04652 247 226) e-mail id <a href="mailto:cb1026@canarabank.com">cb1026@canarabank.com</a> .OR Regional Office (462 2555083 ) / e-mail id( <a href="mailto:crrotirunelveli@canarabank.com">crrotirunelveli@canarabank.com</a> ) the service provider <b>M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003.</b> (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in <b>www.indianbankseuction.com</b>
<b><u>SPECIAL INSTRUCTION/CAUTION</u></b>	
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.	

  
 Divisional Manager  
**SREENIVASA.R**  
 Head Office / DIVISIONAL MANAGER  
 Tel. No./S. P. No. 47779

Place: KANYAKUMARI  
Date: 02.03.2024

Authorised Officer  
Canara Bank