

**ASSET RECOVERY MANAGEMENT BRANCH, TRICHY**

Our Ref: CB ARM: TRY: SN: DEV AGENCIES/63601570001120/CLASIC JAWLI STORE/  
/8449261000001/JULY/2024/RV **Date: 25/07/2024**

**COVERING LETTER TO SALE NOTICE**

To

M/s. DEV AGENCIES, represented by it Proprietrix Smt. K. Umadevi, W/o. Sri. S. Kaleeswaran, R/o. 43, New Street, Sempattu, Airport post, Trichy - 620007	Sri. S. KALEESWARAN (Guarantor), S/o. Sri. Santhanasamy, R/o. 43, New street, Sempattu, Airport post, Trichy - 620007
Sri. I. MARTIN (Guarantor), S/o. Sri. Irudayasamy, R/o. No.9, Kamarajar Salai, Indra Gandhi Street, Trichy - 620007	
M/s. CLASSIC JAWLI STORE Represented by it Proprietor, Sri. I Martin, R/o. No.9, Indra Gandhi Road (Wireless Road) Kamarajar Salai, Airport, Trichy-620007	Sri. S. KALEESWARAN (Guarantor), S/o. Sri. Santhanasamy, R/o. 43, New street, Sempattu, Airport post, Trichy - 620007
Smt. SELVI W/o. Sri. Ramachandran R/o. No.6, Pandamangalam, Agraharam, Woraiyur, Trichy-620003	

Dear Sirs/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) of the Security Interest (Enforcement) Rules, 2002.**

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As you are aware, the Authorised Officer of Canara Bank has 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 them and the undersigned proposes to sell the assets (through e-auction) more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice (e-auction notice) containing the 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,

**AUTHORIZED OFFICER**  
Enclosure - Sale Notice

Restricted

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**SALE NOTICE**

**(Auction Sale Notice for Sale of Immovable Properties)**

**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 to the Secured Creditor, the Constructive possession of which has been taken by the Authorised Officer of ARM Branch of the Canara Bank., will be sold on “As is where is”, “As is what is”, and “ Whatever there is” basis on **28-08-2024** for recovery of **Rs. 2,54,66,134/-** (Rupees Two Crores Fifty Four Lacs Sixty Six Thousand One Hundred and Thirty Four Only) i.e., Rs. 1,75,37,479/- (M/s. Dev Agencies Loan A/c No. 63601570001120) + Rs. 79,28,655/- (M/s. CLASSIC JAWLI STORE Loan A/c No. 8449261000001) due as on 30/06/2024 with further interest from 01-07-2024 + Costs & expenses to the ARM Branch Trichy of Canara Bank from borrowers 1. **M/s. Dev Agencies** represented by its Proprietrix Smt. K. Umadevi and Guarantors Sri. S. Kaleeswaran and Sri. I. Martin 2. **M/s. Classic Jawli Store** Represented by it Proprietor, Sri. I Martin and Guarantors Sri. S. Kaleeswaran and Smt. Selvi

The **Reserve Price** will be **Rs. 55,22,000/-** (Rupees Fifty Five Lacs Twenty Two Thousand Only) and the EMD (Earnest Money Deposit) will be **Rs. 5,52,200/-** (Rupees Five Lacs Fifty Two Thousand and Two Hundred only).

The Earnest Money Deposit shall be deposited on or before **27/08/2024 till 4.00 pm.**

**Details and full description of the property:**

**Property No 1 in the name of Sri. Kaleeswaran:**

**Item No 1 (Mortgaged towards M/s Dev Agencies) :**

All the parts and parcel of the property situated in Trichy Registration District, K Sathanur Sub Registration District, Trichy Taluk, within Ponmalai Zone of Tiruchirapalli Corporation limits, No. 42 Kottapattu Village, New street, Sembattu Natham Land comprised in Survey No. 188/3A an extent of Acre 0.04 cents equivalent to 1744 sq. ft. of terraced roofing residential building in ground floor and first floor together with all pathway rights is situated within the following four boundaries:

North of : Housing Plot of Dhayalan Simon  
East of : Housing Plot of Sivaraj Marimuthu  
South of : East West Street

**ASSET RECOVERY MANAGEMENT BRANCH, TRICHY**

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West of : Housing Plot of Kalimuthu and Santhanasamy

East West measurement : North 34'10 ½" Feet South 34' 10 ½" Feet  
North South Measurement : East 50 Feet West 50 Feet

Total Extent: Acre 0.04 Cents equivalent to 1,744 Sq. Ft.

**Item No II (Mortgaged towards M/s. Classic Jawli Store):**

All the part and parcel of the property and structures situated at Tiruchirapalli district, Tiruchirappalli Registration District, K. Sathanur Sub Registration District, Tiruchirappalli Taluk, Kottappattu Village, Sembattu, Pudu Theru comprised in SF no.188/3A in this site measuring Ac. 0.04 cents available in boosthithi measuring East West on both sided 34' 10-½ '' x North South on both sides 50' = 1744 sft 162.02 square meters of vacant site along terraced roofing residential building in ground floor and first floor now comprised in Ward A W Block No. 6, TS No. 145 Ponmalai Zone of Corporation of Tiruchirappalli within the following Boundaries:

North by : East West street  
South by : Manickam property  
East by : Jolikkam house  
West by : Santhanasamy house

For detailed terms and conditions of the sale, Please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact Chief Manager, ARM Branch, Trichy-1 (Authorized Officer of Canara Bank ARM Branch Trichy), Ph. No. 0431-2416067 during office hours on any working day.

Date: 25/07/2024  
Place: Trichy

AUTHORISED OFFICER  
CANARA BANK

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 25-07-2024**

1	Name and Address of the Secured Creditor	Canara Bank, Asset Recovery Management Branch, 1 <sup>st</sup> floor, Regional Office Building, Muthaiah towers Williams Road, Trichy - 620 001.
2	Name and Address of the Borrower & guarantor	1) M/s. Dev Agencies, represented by it Proprietor Smt. K. Umadevi, W/o S Kaleeswaran, 43, New Street,

**ASSET RECOVERY MANAGEMENT BRANCH, TRICHY**

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		<p>Sempattu, Airport post, Trichy - 620007.</p> <p>2) <b>Sri. S. Kaleeswaran</b> (Guarantor), S/o Santhanasamy, 43, New street, Sempattu, Airport post, Trichy - 620007.</p> <p>3) <b>Sri. I. Martin</b> (Guarantor), S/o Irudayasamy, No.9, Kamarajar Salai, Indra Gandhi Street, Trichy - 620007.</p> <p>4) <b>M/s. CLASSIC JAWLI STORE</b> Represented by it Proprietor, Sri. I Martin, R/o. No.9, Indra Gandhi Road (Wireless Road) Kamarajar Salai, Airport, Trichy-620007</p> <p>5) <b>Smt. SELVI</b> W/o. Sri. Ramachandran R/o. No.6, Pandamangalam, Agraharam, Woraiyur, Trichy-620003</p>
3	Total liabilities as on 30/06/2024	<p><b>Rs. 2,54,66,134/-</b> (Rupees Two Crores Fifty Four Lacs Sixty Six Thousand One Hundred and Thirty Four Only) i.e., Rs. 1,75,37,479/- (M/s. DEV AGENCIES Loan A/c No. 63601570001120) + Rs. 79,28,655/- (M/s. CLASSIC JAWLI STORE Loan A/c No. 8449261000001) due as on 30/06/2024 with further interest from 01-07-2024 + Costs &amp; expenses</p>
4	a) Mode of Auction :	E- Auction
	b) Details of Auction service provider :	<p><b>M/s PSB Alliance (Ebkray)</b> <b>Helpdesk Number: 8291220220</b> <b>Email: support.ebkray@psballiance.com</b></p>
	c) Date & Time of Auction :	<p><b>Date : 28-08-2024</b> Time between 12.30 pm - 1.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale)</p>

**ASSET RECOVERY MANAGEMENT BRANCH, TRICHY**

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d)	Portal of E-Auction :	<a href="https://ebkray.in/">https://ebkray.in/</a>
5	Details and description of the property	<p><b><u>Property No 1 in the name of Sri. Kaleeswaran:</u></b></p> <p><b><u>Item No 1 (Mortgaged towards M/s Dev Agencies) :</u></b></p> <p>All the parts and parcel of the property situated in Trichy Registration District, K Sathanur Sub Registration District, Trichy Taluk, within Ponmalai Zone of Tiruchirapalli Corporation limits, No. 42 Kottapattu Village, New street, Sembattu Natham Land comprised in Survey No. 188/3A an extent of Acre 0.04 cents equivalent to 1744 sq. ft. of terraced roofing residential building in ground floor and first floor together with all pathway rights is situated within the following four boundaries:</p> <p>North of : Housing Plot of Dhayalan Simon                  East of : Housing Plot of Sivaraj Marimuthu                  South of : East West Street                  West of : Housing Plot of Kalimuthu and Santhanasamy</p> <p>East West measurement : North 34'10 ½" Feet South 34' 10 ½" Feet                  North South Measurement : East 50 Feet West 50 Feet</p> <p>Total Extent: Acre 0.04 Cents equivalent to 1,744 Sq. Ft.</p> <p><b><u>Item No II (Mortgaged towards M/s. Classic Jawli Store):</u></b></p> <p>All the part and parcel of the property and structures situated at Tiruchirapalli district, Tiruchirappalli Registration District, K. Sathanur Sub Registration District, Tiruchirappalli Taluk, Kottappattu Village, Sembattu, Pudu Theru comprised in SF no.188/3A in this site measuring Ac. 0.04 cents available in boosthithi measuring East West on both sided 34' 10-½ '' x North South on both sides 50' = 1744 sft 162.02 square meters of vacant site along terraced roofing residential building in ground floor and first floor now comprised in Ward A</p>

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		W Block No. 6, TS No. 145 Ponmalai Zone of Corporation of Tiruchirappalli within the following Boundaries:  <div style="text-align: center;">                 North by : East West street                  South by : Manickam property                  East by : Jolikkam house                  West by : Santhanasamy house             </div>
6a)	Reserve Price	<b>Rs. 55,22,000/-</b> (Rupees Fifty Five Lacs Twenty Two Thousand Only) and
b)	EMD & last date of deposit of EMD :	<b>Rs. 5,52,200/-</b> (Rupees Five Lacs Fifty Two Thousand and Two Hundred only).  <b>&amp; 27/08/2024 till 4.00 pm</b>
7	<b>Other terms and conditions :</b>	
a)	Auction/bidding shall be only through “Online Electronic Bidding” through the website <a href="https://ebkray.in">https://ebkray.in</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 Authorised Officer / ARM Branch.	
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 Canara Bank ARM Branch Trichy OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank ARM Branch Trichy, A/c No: 209272434 IFSC Code: CNRB0006818 on or before <b>27/08/2024 till 4.00 pm.</b>	
e)	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 PSB Alliance (Ebkray) ; Helpdesk Number: 8291220220; Email: <a href="mailto:support.ebkray@psballiance.com">support.ebkray@psballiance.com</a></b>	
f)	After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before <b>27/08/2024 by 04.00 pm</b> , to Canara Bank, ARM Branch Trichy by hand or by email. i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No. 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. iii) Bidders Name. Contact No. Address, E Mail Id. iv) Bidder’s A/c details for online refund of EMD.	
g)	The intending bidders should register their names at portal <a href="https://ebkray.in">https://ebkray.in</a>	



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	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 PSB Alliance (Ebkray) ; Helpdesk Number: 8291220220; Email: support.ebkray@psballiance.com</b>
h)	EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
i)	Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of <b>Rs. 1,00,000/-</b> 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.
j)	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 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 above Rs 50 (Rupees Fifty) lacs, TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer.</b>
l)	All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
m)	In case, if any statutory dues are pending for the respective property, it has to be paid by the respective successful bidder/purchaser. Bank will not be held responsible for such dues.
n)	Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
o)	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 Madurai or ARM branch, Trichy who, as a facilitating centre, shall make necessary arrangements.
p)	For further details contact Authorised Officer, Canara Bank, Trichy ARM Branch (Ph. No: 0431-2416067 e-mail id : cb6818@canarabank.com the service provider <b>M/s PSB Alliance (Ebkray); Helpdesk Number: 8291220220 ; Email: <a href="mailto:support.ebkray@psballiance.com">support.ebkray@psballiance.com</a></b>

**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,

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power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: Trichy  
Date: 25/07/2024

**AUTHORISED OFFICER  
CANARA BANK**

**Restricted**

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