

(A GOVERNMENT OF INDIA UNDERTAKING)
DINDIGUL SME BRANCH

Ref: 4036768000151

Date: 24-07-2023

To

1. Mrs. Gomathi V (Borrower/Mortgagor)

W/O Saravana Venkatraman,
Plot No.10, Vallalar First Street
Behind Vijaya Clinic
West Ashok Nagar
Dindigul-624001.

2. Mr. Sararavana Venkatraman

Dindigul Dental Clinic
Aarthi Theatre road
Dindigul

Dear Sirs,

Sub: Notice under Section 13(4) of the Securitization 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 Dindigul SME 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 **Dindigul SME 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.

For **CANARA BANK**


Authorised Officer

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

SALE NOTICE

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

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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 of **Dindigul SME Branch** of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on **31-08-2023** for recovery of

1. **OD 4036280000005 Rs.2,10,388.41-** (Two lakhs Ten thousand Three hundred and Eighty Eight and Forty One Paisa Only) as on **31-08-2023** with further interest from 01-07-2023 + cost thereon
2. **MSME- 4036768000151 Rs.11,26,962.99/-**(Eleven lakhs Twenty Six thousand Nine hundred and Sixty Two rupees and Ninety Nine paisa only) as on **30-08-2023** with further interest from **31-08-2023** +Cost thereon.
3. **WCTL- 173000237086 Rs.2,86,922.86/-**(Ten lakhs eighty Six thousand Nine hundred and Twenty Two rupees and Eighty Six paisa only) as on **31-08-2023** with further interest from **01-07-2023** + cost thereon due to the Dindigul SME Branch of Canara Bank from **Mrs.Gomathi V (Borrower/Mortgagor)**

The Reserve Price for the above properties are

Vacant Land property-Rs.8,71,000/-(Eight lakh Seventy One Thousand only)

EMD amount

Vacant Land property-Rs.87,100/-(Eighty Seven Thousand One Hundred only)

The Earnest Money Deposit shall be deposited on or before **30-08-2023** at 4 pm.

Description of the property:

All the parts and structured are situated in RD Dindigul,Joint II SRO,Chettinayakanpatti Village,Dindigul district.

Plot No.3 comprised

Survey No.216/15B,216/16B,216/17

Bounded by

North-Plot no.8

East- Plot.No.4

West-Plot.No.2

South-East-West Road.

For **CANARA BANK**

Date: 21/07/2023
Authorized Officer

Place: Dindigul SME

Authorized Officer
CANARA BANK

Detailed Terms and Conditions of the Sale Notice Dated 24-07-2023

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1	Name and Address of the Secured Creditor	Canara Bank, Dindigul SME Branch
2	Name and Address of the Borrower/Mortgagor.	Mrs.Gomathi V (Borrower/Mortgagor) C/O Saravana Venkatraman, 75 E Chettinaikanpatti Road, Dindigul-624001.
3	Total liabilities	1. OD 4036280000005 Rs.2,10,388.41- (Two lakhs Ten thousand Three hundred and Eighty Eight and Forty One Paisa Only) as on 31-08-2023 with further interest from 01-07-2023 + cost thereon 2. MSME- 4036768000151 Rs.11,26,962.99/-(Eleven lakhs Twenty Six thousand Nine hundred and Sixty Two rupees and Ninety Nine paisa only) as on 30-08-2023 with further interest from 31-08-2023 +Cost thereon. 3. WCTL- 173000237086 Rs.2,86,922.86/-(Ten lakhs eighty Six thousand Nine hundred and Twenty Two rupees and Eighty Six paisa only) as on 31-08-2023 with further interest from 01-07-2023 + cost thereon
4 a)	Mode of Auction :	E- Auction
b)	Details of Auction service provider :	M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in
c)	Date & Time of Auction :	Date : 31-08-2023 Time between 4.30 pm – 5.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
d)	Portal of E-Auction :	www.indianbankseauction.com
5	Details of Properties:	All the parts and structured are situated in RD Dindigul,Joint II SRO,Chettinayakanpatti Village,Dindigul district. Plot No.3 comprised Survey No.216/15B,216/16B,216/17 Bounded by North-Plot no.8 East- Plot.No.4

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	West-Plot.No.2	
	South-East-West Road.	
6 a)	Reserve Price and EMD amount	Vacant-Rs.8,71,000/-(Eight lakh Seventy One Thousand only)
b)	Last date of deposit of EMD :	Vacant-Rs.87,100/-(Eighty Seven Thousand One Hundred only) 30-08-2023 & 4 pm
7	Other terms and conditions :	
a)	Auction/bidding shall be only through "Online Electronic Bidding" through the website www.indianbankseuction.com 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, Dindigul SME Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, DINDIGUL SME, A/c No -209272434 IFSC Code:CNRB0004036 on or before 30-08-2023,4:00 PM.	
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 M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in	
f)	After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 30-08-2023, 4:00 PM, to Canara Bank, Dindigul SME Branch, 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 www.indianbankseuction.com and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in	
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 multiples of Rs.10,000/- (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.	

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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)	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.
l)	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 Dindigul SME Main branch who, as a facilitating centre, shall make necessary arrangements.
o)	For further details contact The Manager, Canara Bank, Dindigul SME Branch (Ph No. 0451-2432204, 9489045718) e-mail id:cb4036@canarabank.com OR the service provider M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@csl.co.in

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

For CANARA BANK

Authorized Officer

Authorized Officer

Canara Bank

Place: Dindigul SME

Date: 24-07-2023