

GUDALUR BRANCH
COVERING LETTER TO SALE NOTICE

Ref: GUDALUR/SALE/2023-24

Date: 31/08/2023

To

BORROWER :

**MRS.R SHANTHI,
W/O P RAJA
DOOR NO 78/48
WARD NO 9, KEELAGUDALUR VILLAGE
UTHAMAPALAYAM TALUK
THENI DISTRICT PIN 625518**

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

As you are aware, I on behalf of **Canara Bank GUDALUR 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 **GUDALUR Branch** of Canara Bank.

The undersigned proposal 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,

Authorised Officer, Canara Bank

ENCLOSURE - SALE NOTICE

GUDALUR 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 possession of which has been taken by the Authorised Officer of **GUDALUR** branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **21/09/2023** for recovery of **Rs.19,02,909/- (RUPEES NINETEEN LAKHS TWO THOUSANDS NINE HUNDRED AND NINE)** due as on **31/08/2023** with further interest thereon from **01/09/2023** + cost to the **GUDALUR** Branch of Canara Bank from borrower **MRS.R SHANTHI, W/O P RAJA**

The reserve price will be **Rs.29,43,000/- (Twenty nine lakh Fourty three Thousand Only)** and the earnest money deposit will be **Rs.29,430/-**

The Earnest Money Deposit shall be deposited on or before **20/09/2023** till **4 pm.**

Details and full description of the property(ies):

i) All that piece and parcel of the land and building situate thereon in the Theni Revenue District, Periyakulam Registration District, Cumbum sub-Registration District, keela gudalur(west)village-ward no 9(old ward no.5)-Bound street Residential House bearing Door no.78(old no 48) (Assessment No.123/009/00059) bounded on the.

North-	House of Ocha Thever
East -	House of Peyandi Thevar & East West Lane of Peya Thevar.
South-	House Site of Murugesan
West-	Bound Street

Within these boundaries Residential House – measuring South to north -27.75 feet on both sides and East to West-88.5 feet on both sides Equals to **2455.875 Sq.ft.** with R.C.C Building fitted with Electric Service Connection No. 05-558-001-330 and fitted with Water Service Connection No. 123/009/00011 with wester Side Pathway rights, southern side common wall rights and water let-out rights,etc . This property is in Housing Patta No.1175-New Natham Survey.No.2291/6 (Old Natham Survey no 1216/6,9&12)

Measurement :

North : 88.5feet

South :88.5feet

East :27.75feet

West :27.75feet

Extent of the site :2455.875 SFT (or) 5.64 Cents.

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 Senior manager, Gudalur Branch of Canara bank , Ph. No.04554-231264 or Regional Office,Theni (Ph No 04546- 251642.) during office hours on any working day.

Date: 31/08/2023

Place:Gudalur

Authorised Officer

CANARA BANK

DETAILS :

1	Name and Address of the Secured Creditor	CanaraBank, Gudalur Branch,WARD 12 Kamatchiamman koil street ,Theni - 625518.
2	Name and Address of the Borrower/ Guarantor	BORROWER : MRS.R SHANTHI, W/O P RAJA DOOR NO 78/48 WARD NO 9 ,KEELAGUDALUR VILLAGE UTHAMAPALAYAM TALUK THENI DISTRICT PIN 625518

3	Total liabilities as on 31/08/2023	Rs.19,02,909/- (RUPEES NINETEEN LAKHS TWO THOUSANDS NINE HUNDRED AND NINE ONLY) due as on 31/08/2023 with further interest thereon from 01/09/2023 + cost of other expenses if any.
4 a) b) c) d)	Mode of Auction : Details of Auction service provider : Date & Time of Auction : Portal of E-Auction :	E- Auction M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in Date : 21/09/2023 Time between 12.30 pm – 1.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale) www.indianbankseaction.com
5	Details of Properties:	i) All that piece and parcel of the land and building situate thereon in the Theni Revenue District, Periyakulam Registration District, Cumbum sub-Registration District, Keela gudalur (west) village-ward no 9 (old ward no.5)-Bound street Residential House bearing Door no.78 (old no 48) (Assessment No.123/009/00059) bounded on the. North- House of Ocha Thever East - House of Peyandi Thevar & East West Lane of Peya Thevar. South- House Site of Murugesan West- Bound Street Within these boundaries Residential House – measuring South to north -27.75 feet on both sides and East to West-88.5 feet on both sides Equals to 2455.875 Sq.ft. with R.C.C Building fitted with Electric Service Connection No. 05-558-001-330 and fitted with Water Service Connection No. 123/009/00011 with wester Side Pathway rights, southern side common wall rights and water let-out rights, etc . This property is in Housing Patta No.1175-New Natham Survey.No.2291/6 (Old Natham Survey no 1216/6,9&12)

		<p style="text-align: center;"><u>Measurement :</u></p> <p>North :88.5feet</p> <p>South :88.5feet</p> <p>East :27.75feet</p> <p>West :27.75feet</p> <p>Extent of the site :2455.875 SFT (or) 5.64 Cents.</p>
6a)	Reserve Price	Rs.29,43,000/- (Twenty nine lakh Fourty three Thousand Only)
b)	EMD & last date for deposit of EMD :	Rs. 29,430/- & 20/09/2023 till 4 pm
7	Other terms and conditions :	
a)	Auction/bidding shall be only through "Online Electronic Bidding" through the website www.bankeauctions.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 B+-ranch / 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 favor of Authorized Officer, CanaraBank, Gudalur Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Gudalur Branch, A/c No 209272434 IFSC Code: CNRB0001055 on or before 20/09/2023 till 4 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 20/09/2023 till 4 PM , to Canara Bank Gudalur Branch,by hand or by email. <p style="margin-left: 40px;">i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.</p> <p style="margin-left: 40px;">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</p>	

	<p>time of making payment of balance amount of 25% of bid amount.</p> <p>iii) Bidders Name. Contact No. Address, E Mail Id.</p> <p>iv) Bidder's A/c details for online refund of EMD.</p>
g)	<p>The intending bidders should register their names at portal https://canarabank.auctiontiger.net 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</p>
h)	<p>EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.</p>
i)	<p>Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies 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.10,000/- 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 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.</p>
k)	<p>For sale proceeds of Rs. 50,00,000/- (Rupees Fifty Lakhs) 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.</p>
l)	<p>All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.</p>
m)	<p>Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.</p>
n)	<p>In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office or Gudalur branch who, as a facilitating centre, shall make necessary arrangements.</p>
o)	<p>For further details contact CanaraBank, Gudalur Branch (Ph. No. 04554-231264) e-mail id : cb1055@canarabank.com OR the service provider M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in</p>

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

Place: Gudalur

Date: 31/08/2023

Authorised Officer

Canara Bank

Copy To

**MRS.R SHANTHI,
W/O P RAJA
DOOR NO 78/48
WARD NO 9 ,KEELAGUDALUR VILLAGE
UTHAMAPALAYAM TALUK
THENI DISTRICT PIN 625518**