

Ref : RO CHN N/ REC SEC/SN 11.12.2023/ MS /118/2023-24

Date : 03/11/2023

To

Mrs. Hemalatha Santharamam
D/o Santharam
10/6, T N H B Flats, Sector-2
Maduravoyal, Thiruvallur Dist, Tamilnadu-600095

Mr. S Jawahar
S/o Shyam Sundar
10/6, T N H B Flats, Sector-2
Maduravoyal, Thiruvallur Dist, Tamilnadu-600095

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, the Authorized Officer, Canara Bank, Chennai Maduravoyal-Ii[16046], had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to us. The undersigned proposes to sell the assets (through e-auction) more fully described in the Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice (e-auction 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**

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 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 Borrowers and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic / constructive** possession of which has been taken by the Authorised Officer of **Chennai Maduravoyal-li[16046]** of the Canara Bank, will be sold on **“As is where is”, “As is what is”, and “Whatever there is”** on **11/12/2023**, (Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)) for recovery of **Rs.9,78,218.00/-** due as on 30/09/2023 to the Chennai Maduravoyal-li[16046] of Canara Bank from **Mrs. Hemalatha Santharamam and Mr. S Jawahar.**

The Reserve Price will be:

Rs.25,00,000/- (Rupees Twenty Five Lakhs Only)

The Earnest Money Deposit will be:

Rs.2,50,000/- (Rupees Two Lakh Fifty Thousand Only)

The Earnest Money Deposit shall be deposited on or before **08/12/2023** by 5.00 PM.

Details of Property:

(Property in the name of Mrs.S Hemalatha)

Schedule –A

All that piece and parcel of land measuring an extent of 615 Sq FT bearing HIG Flat, Green Enclave Sector II Block No 10, Comprised in Survey No 127/20, situated at No 73, Maduravoyal Village, Ambattur Taluk, Thiruvallur District, and bounded on the:-

North by: HIG Flat No 10/5.

South by: 50 Feet Road

East by: Block No.11

West by: HIG Flat no.10/7

Situate within the registration district of Chennai South and Sub Registration District of virugambakkam.

Schedule –B

205 Sq Ft Undivided share of land in the Schedule –A mentioned property together with a Flat No 6, in the First Floor, building known as “HIG Flats”, Plinth area of 615 Sq Ft, or thereabouts inclusive of staircase and common areas.

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 Chennai Maduravoyal-li Branch, NO:123, Mettukuppam Main Road, Maduravoyal ,Chennai-600095, Ph.: 9444144000 E mail- cb16046@canarabank.com during office hours on any working day.

Portal of E-Auction: <https://indianbankseaction.com>

Date : 03/11/2023

Place : Chennai

**AUTHORISED OFFICER
CANARA BANK**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 03/11/2023

1. **Name and Address of the Secured Creditor** : Chennai Maduravoyal-li Branch
NO:123, Mettukuppam Main Road,
Maduravoyal ,Chennai-600095
Ph.: 9444144000 E mail-
cb16046@canarabank.com

2. **Name and Address of the Borrowers and Guarantors** : Mrs. Hemalatha Santharamam
D/o Santharam
10/6, T N H B Flats, Sector-2
Maduravoyal, Thiruvallur Dist, Tamilnadu-
600095

Mr. S Jawahar
S/o Shyam Sundar
10/6, T N H B Flats, Sector-2
Maduravoyal, Thiruvallur Dist, Tamilnadu-
600095

3. **Total liabilities as on 30/09/2023** : **Rs.9,78,218.00/-** (Rupees Nine Lakh Seventy Eight Thousand Two Hundred Eighteen Only)
with further interest and other incidental charges thereto incurred by the Bank

4. **(a) Mode of Auction** : Online Auction (E-Auction)

(b) Details of Auction service provider : M/s.Canbank Computer Services Limited,
No.218, J P Royale, 1st Floor,
Sampige Road,
Malleswaram, Bengaluru - 560003.
Mr.Pakhare D.D, Contact no.09480691777
Mr.Ramesh T.H, Contact no.08553643144
Mrs.Deepika, Contact no.08618597344
Mr.Saravanan K, Contact no.09444805621
Email id: eauction@csl.co.in,
canchn@csl.co.in

- (c) Date & Time of Auction** : **11/12/2023 & Time 10:30 A.M. to 11:30 A.M.**
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

- (d) Portal of E-Auction** : <https://indianbankseaauction.com>

5. **Reserve Price** :
Rs.25,00,000/- (Rupees Twenty Five Lakhs Only)

OTHER TERMS AND CONDITIONS

- a. Auction/bidding shall be only through “Online Electronic Bidding” through the website <https://indianbankseauction.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 with Authorised Officer, on **01/12/2023** between 11.00 A.M. & 4.00 P.M.
- 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, Chennai Maduravoyal-II[16046] OR shall be deposited through RTGS / NEFT / Fund Transfer to credit of account of Canara Bank, Chennai Maduravoyal-II[16046], A/c No: **209272434** IFSC Code: **CNRB0016046** on or before **08/12/2023** till 5.00 PM.
- e. Intending bidders if applicable 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. Canbank Computer Service Limited, Bengaluru. Mr.Pakhare D.D, Contact No.09480691777, Mr.Ramesh T H, Contact No.08553643144, Mrs.Deepika, Contact no.08618597344, Mr.Saravanan K, Contact No.09444805621, Email id: eauction@ccsl.co.in, canchn@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 **08/12/2023**, 5.00 PM to Canara Bank, Chennai Maduravoyal-II[16046], 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 <https://indianbankseauction.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. Canbank Computer Service Limited, Bengaluru. Mr.Pakhare D.D, Contact No.09480691777, Mr.Ramesh T H, Contact No.08553643144, Mrs.Deepika, Contact no.08618597344, Mr.Saravanan K, Contact No.09444805621, Email id: eauction@ccsl.co.in, canchn@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.100000**. The bidder who submits the highest bid (not below 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

(A GOVERNMENT OF INDIA UNDERTAKING)
Chennai Maduravoyal-Ii[16046]

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 as applicable under Section 194 – IA, 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. The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of the property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized Officer or the banks shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property, or any other dues to the Government or anyone else in respect of the said properties.
- o. The Sale Certificate shall be issued in the same name in which the bid is submitted.
- p. On receipt of sale certificate, the purchaser shall take all necessary steps and make arrangements for registration of the property. All charges for conveyance, the existing and future Statutory Dues, if any payable by the borrower, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. The purchaser is liable to incur the dues of the Local Self Government / other dues payable to the Government if any, informed subsequently.
- q. 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 Canara Bank, Chennai Maduravoyal-Ii[16046] who, as a facilitating centre, shall make necessary arrangements.
- r. For further details contact Canara Bank, Chennai Maduravoyal-Ii Branch, NO:123, Mettukuppam Main Road, Maduravoyal ,Chennai-600095, Ph.: 9444144000 E mail- cb16046@canarabank.com OR the service provider M/s. Canbank Computer Service Limited, Bengaluru. Mr.Pakhare D.D, Contact No.09480691777, Mr.Ramesh T H, Contact No.08553643144, Mrs.Deepika, Contact no.08618597344, Mr.Saravanan K, Contact No.09444805621, Email id: eauction@csl.co.in, canchn@csl.co.in.
- s. The detailed terms and conditions are also available in the link “E-Auction” provided in Canara Bank’s website (www.canarabank.com).
- t. In case the date of auction falls on a public holiday or remains closed for the Bank, the auction shall be conducted on the next working day of the bank.

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 : Chennai
Date : 03/11/2023

**AUTHORISED OFFICER
CANARA BANK**

FOR AUCTION PROPERTY ENQUIRY CONTACT
Recovery & Legal Section,
Chennai North Regional Office
Ph : 9 36 36 304 36