

**ASSET RECOVERY MANAGEMENT BRANCH, TRICHY**

Our Ref: CB ARM: TRY: SN JANANI VERMICELL CUS ID 98813608 /MAR/2025/RV

**Date: 27-03-2025**

**COVERING LETTER TO SALE NOTICE**

To:

1. **M/s. JANANI VERMICELLS**  
Represented By its Proprietrix Smt. S. Sundari  
33B, Sandaipaettai Street,  
Near Govt Girls Higher Secondary School,  
Veeraaganur Po, Gangavali Tk, Attur Salem-636116.
2. **Smt. S. SUNDARI,**  
W/o. Sri. Senthilkumar P  
12/9 Police Station Road, Veeraaganur Po,  
Gangavali Tk, Attur Salem-636116
3. **Sri. SENTHILKUMAR P,**  
S/o. Sri. Periyasamy,  
R/o. 8/11, Kangani Street, Veeraaganur Po,  
Gangavali Tk, Attur, Salem - 636116
4. **Sri. VIJAYAKRISHNAN S**  
R/o. 1742, 70th Street, TNHB Colony,  
Avadi, Ambattur, Chennai-600054.

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.

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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 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**

Enclosures: Sale Notice

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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 Authorized Officer of **ARM Branch, Trichy** of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on **30-04-2025** for recovery of **Rs. 93,56,351/-** (Rupees Ninety Three Lakhs Fifty Six Thousand Three Hundred and Fifty One Only) due as on **28-02-2025** further interest and cost thereon from 01-03-2025 to the ARM Branch Trichy of Canara Bank from **M/s. JANANI VERMICELLS**, Represented By its Proprietrix Smt. S. Sundari and Co-Borrower Cum Guarantor Sri. Senthilkumar P and Sri. Vijayakrishnan S

The reserve price for

Property 1 - **Rs. 17,38,000/-** (Rupees Seventeen Lakhs Thirty Eight Thousand Only)

Property 2 - **Rs. 56,35,000/-** (Rupees Fifty Six Lakhs Thirty Five Thousand Only)

The earnest money deposit for

Property 1 - **Rs. 1,73,800/-** (Rupees One Lakhs Seventy Three Thousand Eight Hundred Only)

Property 2 - **Rs. 5,63,500/-** (Rupees Five Lakhs Sixty Three Thousand Five Hundred Only)

The Earnest Money Deposit shall be deposited on or before **29-04-2025** till 4 pm

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

**Property No.1:-**

All the part and parcel of Land and Building in Salem District, Salem East RD, Gangavalli SRD, Gangavalli Taluk, Veeraganur Village, S.No.337/1B, Ward No-8, house site measuring to the Extent of 731 Sq.ft. of Land having following boundaries and linear measurements: -

The common pathway on the South,  
House site of Viswanathan on the East,  
Common wall of Angamuthu house on the North,  
Common wall belongs to Marimuthu, Senthil and Rathinam on the West

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Linear measurements are:

East West -18 ½ ft, ; South North -39 ½ ft

Thus admeasuring 731 Sq.ft of House site along with all easementary rights Attached thereto, situated in Salem East Registration district, Gangavalli sub Registration district, Veeraganur Village, Gangavalli tk, Salem dt.

**Property No.2:-**

All the part and parcel of Land and building in Chennai District, Chennai South RD, Avadi SRD, Avadi Town, Paruthipattur Village, RCC roofed house situated in S.No.713/1B1, bearing Plot No: 3/1742, to the extent of 868 Sq.ft of land having following boundaries and linear measurements:-

The house plot no 3/1743 on the East,  
20 feet road on the West,  
20 feet road on the North,  
Plot Nos.3/1778 and 3/1779 on the South

**Linear Measurements are:**

East West on Northern side - 17 ft  
Southern side - 22 ft  
North South western side - 35 ft  
Eastern side - 40 ft  
North West splay 7 feet

Thus admeasuring 868 Sq.ft of House site along with all the easementary rights Attached thereto situated within Paruthipattur Village, Avadi Town, Avadi Sub Registration Dt, Chennai South Registration Dt, Chennai South Registration Dt.

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 **Authorised Officer, Canara bank, ARM Branch**, Ph. No. 0431-2416067/9489045912 during office hours on any working day.

**Date: 27-03-2025**

**Place: Trichy**

**AUTHORISED OFFICER  
CANARA BANK**

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**Date: 27-03-2025**

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 27-03-2025**

1	Name and Address of the Secured Creditor	Canara Bank, Asset Recovery Management Branch, 1 <sup>st</sup> floor, Regional Office Building, Muthaiyah towers, Williams road, Cantonment Trichy - 620001.
2	Name and Address of the Borrower	<p><b>1. M/s. JANANI VERMICELLS</b> Represented By its Proprietrix Smt. S. Sundari 33B, Sandaipaettai Street, Near Govt Girls Higher Secondary School, Veeraaganur Po, Gangavali Tk, Attur Salem-636116.</p> <p><b>2. Smt. S. SUNDARI,</b> W/o. Sri. Senthilkumar P 12/9 Police Station Road, Veeraaganur Po, Gangavali Tk, Attur Salem-636116</p> <p><b>3. Sri. SENTHILKUMAR P,</b> S/o. Sri. Periyasamy, R/o. 8/11, Kangani Street, Veeraaganur Po, Gangavali Tk, Attur, Salem - 636116</p> <p><b>4. Sri. VIJAYAKRISHNAN S</b> R/o. 1742, 70th Street, TNHB Colony, Avadi, Ambattur, Chennai-600054.</p>
3	Total liabilities as on 28-02-2025	<b>Rs. 93,56,351/-</b> (Rupees Ninety Three Lakhs Fifty Six Thousand Three Hundred and Fifty One Only) due as on <b>28-02-2025</b> further interest from 01-03-2025 + Cost & expenses
4	Mode of Auction :	E- Auction
a)	Details of Auction service provider :	<b>M/s. PSB Alliance (Baanknet)</b> <b>Helpdesk Number: 8291220220</b> <b>Email: support.baanknet@psballiance.com</b>
c)	Date & Time of Auction :	<b>Date : 30-04-2025</b> <b>Time between 12.30 pm - 1.30 pm</b>

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**Date: 27-03-2025**

		(With unlimited extension of 5 minutes duration each till the conclusion of the sale)
d)	Portal of E-Auction :	<a href="https://baanknet.com">https://baanknet.com</a>
5	<b>Details and Description of the Property</b>	<p><b><u>Property No.1:-</u></b></p> <p>All the part and parcel of Land and Building in Salem District, Salem East RD, Gangavalli SRD, Gangavalli Taluk, Veeraganur Village, S.No.337/1B, Ward No-8, house site measuring to the Extent of 731 Sq.ft. of Land having following boundaries and linear measurements: -</p> <p>The common pathway on the South, House site of Viswanathan on the East, Common wall of Angamuthu house on the North, Common wall belongs to Marimuthu, Senthil and Rathinam on the West</p> <p>Linear measurements are:</p> <p>East West -18 ½ ft, ; South North -39 ½ ft</p> <p>Thus admeasuring 731 Sq.ft of House site along with all easementary rights Attached thereto, situated in Salem East Registration district, Gangavalli sub Registration district, Veeraganur Village, Gangavalli tk, Salem dt.</p> <p><b><u>Property No.2:-</u></b></p> <p>All the part and parcel of Land and building in Chennai District, Chennai South RD, Avadi SRD, Avadi Town, Paruthipattur Village, RCC roofed house situated in S.No.713/1B1, bearing Plot No: 3/1742, to the extent of 868 Sq.ft of land having following boundaries and linear measurements:-</p> <p>The house plot no 3/1743 on the East, 20 feet road on the West, 20 feet road on the North, Plot Nos.3/1778 and 3/1779 on the South</p> <p><b><u>Linear Measurements are:</u></b></p> <p>East West on Northern side - 17 ft Southern side - 22 ft</p>

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		<p>North South western side - 35 ft Eastern side - 40 ft North West splay 7 feet</p> <p>Thus admeasuring 868 Sq.ft of House site along with all the easementary rights Attached thereto situated within Paruthipattur Village, Avadi Town, Avadi Sub Registration Dt, Chennai South Registration Dt, Chennai South Registration Dt.</p>
6 a)	Reserve Price	<p>Property 1 - <b>Rs. 17,38,000/-</b> (Rupees Seventeen Lakhs Thirty Eight Thousand Only)</p> <p>Property 2 - <b>Rs. 56,35,000/-</b> (Rupees Fifty Six Lakhs Thirty Five Thousand Only)</p>
b)	EMD & last date of deposit of EMD :	<p>Property 1 - <b>Rs. 1,73,800/-</b> (Rupees One Lakh Seventy Three Thousand Eight Hundred Only)</p> <p>Property 2 - <b>Rs. 5,63,500/-</b> (Rupees Five Lakhs Sixty Three Thousand Five Hundred Only)</p> <p>The Earnest Money Deposit shall be deposited on or before <b><u>29-04-2025</u></b> till 4.00 pm.</p>
7.	<b>Other terms and conditions :</b>	
a)	Auction/bidding shall be only through "Online Electronic Bidding" through the website <b><u>https://baanknet.com</u></b> . 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 in E-Wallet of M/s PSB Alliance Private Limited (Baanknet) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan." on or before <b><u>29-04-2025</u></b> till 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 <b>M/s PSB Alliance (Baanknet)</b> ; Helpdesk Number: <b>8291220220</b> ; Email: <b>support.baanknet@psballiance.com</b>	
f)	After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before <b><u>29-04-2025</u></b> till 4.00 pm, to Canara	

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	Bank, Trichy ARM 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 <a href="https://baanknet.com">https://baanknet.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 PSB Alliance (Baanknet)</b> ; Helpdesk Number: <b>8291220220</b> ; Email: <b>support.baanknet@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 is pending for the respective property, it has to be paid by the respective successful bidder/purchaser. Bank will not 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 or <b>Trichy ARM Branch</b> 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 : <a href="mailto:cb6818@canarabank.com">cb6818@canarabank.com</a> the service provider: <b>M/s.PSB Alliance(Baanknet); 8291220220/7046612345/6354910172/9892219848/8160205051; Email: support.baanknet @psballiance.com;</b>

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**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: Trichy  
Date: 27-03-2025

**AUTHORISED OFFICER  
CANARA BANK**

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