

(A GOVERNMENT OF INDIA UNDERTAKING)  
**NAGERCOIL KP ROAD BRANCH**  
**COVERING LETTER TO SALE NOTICE**

Ref: 2404/SN01/261.10153

Date: 05.02.2024

To

1. M/s Thirumala Constructions  
15/12 Near BSNL Office  
Thengamputhoor, Nagercoil - 629603  
Ph: 7904511417
2. Sri. N.R RAMANAN (Proprietor)  
S/o Narayana Vadivu Nadar  
39/A3 Swami pillai street  
Asaripallam Road, Ananthan Palam  
Nesamony Nagar Po, Nagercoil - 629002  
Ph: 7904511417
3. Sri. SIVAJI (Guarantor)  
S/o Boothanathan  
20/190 Melakaruppucode  
Villukuri, Kanniyakumari - 629003

Dear Sirs,

**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, I on behalf of **Canara Bank Nagercoil KP Road 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 **Nagercoil KP Road 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.

Yours faithfully,

  
Divisional Manager  
SREENIVASAR  
पं. प्र. वि. / DIVISIONAL MANAGER  
प. सं. / S. P. No.: 47779

**Authorised Officer, Canara Bank**

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**NAGERCOIL KP ROAD BRANCH**

**ENCLOSURE – 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**

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 Canara Bank., will be sold on “As is where is”, “As is what is”, and “ Whatever there is” on **27.02.2024** for recovery of **Rs. 89,22,026.82 /- (Rupees Eighty Nine Lacs twenty two thousand twenty six and eighty two paisa Only)** as on **04.02.2024** with further interest + cost thereon from 05.02.2024 due to the **Nagercoil KP Road Branch** of Canara Bank from the borrower **M/s Thirumala Construction** (represented by **Prop. Mr. Ramanan**) and Guarantor **Mr. Sivaji**.

The reserve price for Property will be **Rs. 36,00,000/- (Rupees Thirty Six Lakhs only)**. The earnest money deposit for Property will be **Rs. 3,60,000/- (Rupees Three Lakhs Sixty Thousand only)**. The Earnest Money Deposit shall be deposited on or before **26.02.2024** till 4 pm.

**Details and full description of the property (ies):**

**District : Kanyakumari**

**Reg. District : Marthandam**

**Sub. District : Munchirai**

**Taluk : Killiyoor**

**Village : Paloor**

**R. S. No : 662/3 (Now 662/3B)**

**Extent of Property : House Building of 1255 Sqft in 17 Cents and 586 Sq.links of land lying within the boundaries given below.**

**BOUNDARIES**

**East** - Property of Mr.Rajaian

**West** - Panchayat Road

**South** – Panchayat Road and R.S 662/3

**North** – Property of Packianathan

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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 Authorised Officer, Canara bank. Ph. No 94890 46309 or **Regional Office, Tirunelveli** 0462 2555083 during office hours on any working day.

  
Divisional Manager  
**SREENIVASA.R**  
मंडल प्रबंधक / DIVISIONAL MANAGER  
हस. संख/S.P.No: 47779

Date : 05.02.2024

Place: Nagercoil KP Road

Authorised Officer  
CANARA BANK

**DETAILS :**

1	Name and Address of the Secured Creditor	<b>Canara Bank, Nagercoil KP Road Branch, IELC Campus, Nagercoil-629001</b>
2	Name and Address of the Borrower/ Guarantor	M/s Thirumala Constructions 15/12 Near BSNL Office Thengamputhoor Nagercoil - 629603 Ph: 7904511417  Sri. N.R RAMANAN (Proprietor) S/o Narayana Vadivu Nadar 39/A3 Swami pillai street Asaripallam Road, Ananthan Palam Nesamony Nagar Po, Nagercoil - 629002 Ph: 7904511417  Sri. SIVAJI (Guarantor) S/o Boothanathan 20/190 Melakaruppucode Villukuri, Kanniyakumari Dist Tamil Nadu, 629003
3	Total liabilities	<b>Rs. 89,22,026.82 /- (Rupees Eighty Nine Lacs twenty two thousand twenty six and eighty two paisa Only) as on 04.02.2024</b> with further interest + cost thereon from 05.02.2024 due to the <b>Nagercoil KP Road Branch</b> of Canara Bank from the borrower

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		<b>M/s Thirumala Construction</b> (represented by <b>Prop. Mr. Ramanan</b> ) and Guarantor <b>Mr. Sivaji</b> .
4	Mode of Auction :	E- Auction
a)	Details of Auction service provider :	<b>M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003.</b> (Contact.no 9480691777/ 8880531165/ 9444805621) Email - eauction@ccsl.co.in <b>www.indianbankseauction.com</b>
b)	Date & Time of Auction :	Date : <b>27.02.2024</b> Time between 12.30 pm – 1.30 pm  (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
c)	Portal of E-Auction :	<a href="https://www.indianbankseauction.com">https:// www.indianbankseauction.com</a>
d)		
5	Details of Properties:	District : <b>Kanyakumari</b> Reg. District : <b>Marthandam</b> Sub. District : <b>Munchirai</b> Taluk : <b>Killiyoor</b> Village : <b>Paloor</b> R. S. No : <b>662/3 (Now 662/3B)</b> Extent of Property : <b>House Building of 1255 Sqft in 17 Cents and 586 Sq.links of land lying within the boundaries given below.</b>  <b><u>BOUNDARIES</u></b> <b>East</b> - Property of Mr.Rajaian <b>West</b> - Panchayat Road <b>South</b> – Panchayat Road and R.S 662/3 <b>North</b> – Property of Packianathan
6a)	Reserve Price	<b>Rs. 36,00,000/- (Rupees Thirty Six Lakhs only).</b>
b)	EMD & last date of deposit of EMD :	<b>Rs. 3,60,000/- (Rupees Three Lakhs Sixty Thousand only) &amp; 26.02.2024 till 4 pm</b>

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7	<b>Other terms and conditions :</b>
a)	Auction/bidding shall be only through “Online Electronic Bidding” through the website <a href="http://www.bankeauction.com">www.bankeauction.com</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 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, <b>NAGERCOIL KP ROAD Branch</b> OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, <b>NAGERCOIL KP ROAD Branch, on or 26.02.2024 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. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003.</b> (Contact.no 9480691777/ 8880531165/ 9444805621) Email - <a href="mailto:eauction@ccsl.co.in">eauction@ccsl.co.in</a> <b><a href="http://www.indianbankseuction.com">www.indianbankseuction.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>26.02.2024 till 4.00 PM</b> , to Canara Bank, <b>NAGERCOIL KP ROAD</b> 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://www.indianbankseuction.com">https://www.indianbankseuction.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. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003.</b> (Contact.no 9480691777/ 8880531165/ 9444805621) Email - <a href="mailto:eauction@ccsl.co.in">eauction@ccsl.co.in</a> <b><a href="http://www.indianbankseuction.com">www.indianbankseuction.com</a></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.10,000/-</b> (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

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	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)	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.
	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 <b>NAGERCOIL KP ROAD</b> branch who, as a facilitating centre, shall make necessary arrangements.
o)	For further details contact Authorised Officer, Canara Bank, <b>NAGERCOIL KP ROAD</b> Branch (Ph. No 9489046309) e-mail-id <a href="mailto:cb1122@canarabank.com">cb1122@canarabank.com</a> or Regional Office (0462 2555083) / e-mail id( <a href="mailto:crrotirunelveli@canarabank.com">crrotirunelveli@canarabank.com</a> ) the service provider <b>M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003.</b> (Contact.no 9480691777/ 8880531165/ 9444805621) Email - <a href="mailto:eauction@csl.co.in">eauction@csl.co.in</a> <a href="http://www.indianbankseauction.com">www.indianbankseauction.com</a>
<p><b>SPECIAL INSTRUCTION/CAUTION</b> 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</p>	

  
Divisional Manager  
**SREENIVASA.R**  
नगर कोयला / DIVISIONAL MANAGER  
नगर, कोयला/S.No: 47779

Place: NAGERCOIL KP ROAD

Date: 05.02.2024

Authorised Officer  
Canara Bank