



**KUZHITHURAI- BRANCH
COVERING LETTER TO SALE NOTICE**

Ref: 61857740000244/01

Date: 02.03.2024

To

Mrs. Saleena Kumari P (Guarantor and Legal Heir)
W/ O Thomas S
13A 1A Kottachan Villai Veedu
Thirithuvapuram,
Kuzhithurai-629163

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.

As you are aware, I on behalf of **Canara Bank Kuzhithurai 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 **Kuzhithurai 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
SREENIVASA R
Div. Office: DIVISIONAL MANAGER
इ.स. सं. सं. P.No. 47779

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

Copy To:

Mr. T. Aneesh (Legal Heir of S. Thomas (Late))
S/ O Thomas S
13A 1A Kottachan Villai Veedu
Thirithuvapuram,

Kuzhithurai-629163

Mr.T.Abhinesh (Legal Heir of S.Thomas (Late))

S/ O Thomas S
13A 1A Kottachan Villai Veedu
Thirithuvapuram,
Kuzhithurai-629163

Mr.T.Vinesh (Legal Heir of S.Thomas (Late))

S/ O Thomas S
13A 1A Kottachan Villai Veedu
Thirithuvapuram,
Kuzhithurai- 629163

Surety:

M. Sasikumar
S/O Manickam
12/88A, Kalluketti
Kuzhithurai PO
Kanyakumari Dist-629163



(A GOVERNMENT OF INDIA UNDERTAKING)

KUZHITHURAI 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/physical possession of which has been taken by the Authorised Officer of Kuzhithurai Branch of the Canara Bank., will be sold on 26.03.2024 “As is where is”, “As is what is”, and “Whatever there is” for recovery of **Rs.52,92,268.57/-(Rupees fifty two lakhs ninety two thousand two hundred sixty eight and fifty seven paise Only/-) as on 02.03.2024 and further interest thereon from 03.03.2024** + cost due to the Kuzhithurai Branch of Canara Bank from Mr. Thomas S (late) Sasikumar M(guarantor) and Saleena Kumari P (Guarantor)

The reserve price will be **Rs. 38,25,000/-** (Rupees Thirty Eight Lakhs Twenty Five thousand Only) and the earnest money deposit will be **Rs. 3,82,500/-** (Rupees Three Lakhs Eighty Two Thousand Five Hundred Only). The Earnest Money Deposit shall be deposited on or before **25.03.2024** at 4 pm.

Details and full description of the property (ies):

In Kanyakumari District, Marthandam Registration District, Marthandam Joint II Sub Registration District, Kuzhithurai Town(Vilavancode village),Vilavancode Taluk, ,old Survey No.1277, Resurvey No:A2/64, land measuring 10 cents and the building thereon bearing door No:13-9/1A owned by S.Thomas (Late)and Bounded by,

On the North by Property of Sabariyar

On the South by R.C.Church

On the East by Pathway

On the West by Property of Thomas,Saleena kumari and Siluvaimuthu

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 Manager, Kuzhithurai-II Branch Ph. No 04651-260840, Mob No-9489056155, Regional Office, Tirunelveli Ph- No 0462 2555083 during office hours on any working day.


Divisional Manager
SREENIVASA.R
श्रीर. श्रीर. / DIVISIONAL MANAGER
श्री. सं. / S. P.No : 47779

Date: 02.03.2024

Place: Kuzhithurai

Authorised Officer
CANARA BANK

DETAILS:

1	Name and Address of the Secured Creditor	Canara Bank Kuzhithurai-II Branch No 15/59-1 F Gurukripa Main Road Kuzhithurai Junction Kuzhithurai-629163
2	Name and Address of the Borrower/ Guarantor	Mrs. Saleena Kumari P W/ O Thomas S (Late) 13A 1A Kottachan Villai Veedu Thirithuvapuram, Kuzhithurai-629163

		<p>M. Sasikumar S/O Manickam 12/88A, Kalluketti Kuzhithurai PO Kanyakumari Dist-629163</p> <p>Mr.T.Aneesh (Legal Heir of S.Thomas (Late)) S/ O Thomas S 13A 1A Kottachan Villai Veedu Thirithuvapuram, Kuzhithurai-629163</p> <p>Mr.T.Abhinesh (Legal Heir of S.Thomas (Late)) S/ O Thomas S 13A 1A Kottachan Villai Veedu Thirithuvapuram, Kuzhithurai-629163</p> <p>Mr.T.Vinesh (Legal Heir of S.Thomas (Late)) S/ O Thomas S 13A 1A Kottachan Villai Veedu Thirithuvapuram, Kuzhithurai- 629163</p>
3	Total liabilities	Rs.52,92,268.57/-(Rupees fifty two lakhs ninety two thousand two hundred sixty eight and fifty seven paise Only/-) as on 02.03.2024 and further interest thereon from 03.03.2024
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 www.indianbankseaction.com
c)	Date & Time of Auction :	Date : 26.03.2024 Time between 12.30 pm – 1.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
d)	Portal of E-Auction :	www.indianbankseaction.com
5	Details of Properties:	In Kanyakumari District, Marthandam Registration District, Marthandam Joint II Sub Registration District, Kuzhithurai Town(Vilavancode village),Vilavancode Taluk, ,old Survey No.1277, Resurvey No:A2/64, land measuring 10 cents and the building thereon bearing door No:13-9/1A owned by

		<p>S.Thomas (Late)and Bounded by,</p> <p>On the North by Property of Sabariyar</p> <p>On the South by R.C.Church</p> <p>On the East by Pathway</p> <p>On the West by Adimai Property of Thomas,Saleena kumari and Siluvaimuthu</p>
6 a)	Reserve Price	The reserve price will be Rs. 38,25,000/- (Rupees Thirty Eight lakhs twenty five thousand Only)
b)	EMD & last date of deposit of EMD :	<p>Earnest money deposit will be Rs. 3,82,500/- (Rupees Three Lakhs eighty two thousand five hundred Only).</p> <p>The Earnest Money Deposit shall be deposited on or before 25.03.2024 at 4 pm.</p>
7	Other terms and conditions :	
a)	Auction/bidding shall be only through “Online Electronic Bidding” through the website www.indianbankseaction.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, Nagercoil College Road Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Kuzhithurai Branch, A/c No 61853170000066 IFSC Code: CNRB0016185 on or before 25.03.2024 till 4.00 pm.	
e)	<p>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.</p> <p>(Contact.no 9480691777/ 8880531165/ 9444805621)</p> <p>Email - eaction@ccsl.co.in</p>	
f)	<p>After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 25.03.2024, 4.00 pm. to Canara Bank, Kuzhithurai.Branch, by hand or by email.</p> <p>i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.</p> <p>ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful</p>	

	<p>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.</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://www.indianbankeauction.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@cctl.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. 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.</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 (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.</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 Circle office or Kuzhithurai-II branch who, as a facilitating centre, shall make necessary arrangements.</p>
o)	<p>For further details contact Canara Bank, Kuzhithurai-II Branch (Ph. No04651.260840 Mob 9489056155) e-mail id cb16185@canarabank.com.OR the service provider M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/ 9444805621)</p>

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.


Divisional Manager
SREENIVASA.R
विभागीय प्रबंधक / DIVISIONAL MANAGER
एल. एच.एस. पी.नो. 47779

Place: Kuzhithurai

Date: 02.03.2024

Authorised Officer
Canara Bank