

Ref: SARF/4519 JAYAN/S/2023-24

Date : 10.05.2023

To

i) Mrs. Jeyanthi Krishnasamy,

W/o Mr. Krishnasamy S,

Door No.1-2,

Kaikalathur Village,

Perambalur Taluk & District – 621117.

ii) Mr. Krishnasamy S (Guarantor),

S/o Mr. Sellamuthu,

Door No.1-2,

Kaikalathur Village,

Perambalur Taluk & District – 621117.

Madam/ 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, **Perambalur** SME 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 **Perambalur** SME 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,

Authorised Officer, Canara Bank.

ENCLOSURE – SALE NOTICE

(A GOVERNMENT OF INDIA UNDERTAKING)
PERAMBALUR SME BRANCH
(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 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 **Perambalur SME Branch** of the Canara Bank, will be sold on “As is where is”, “As is what is”, and “ Whatever there is” on **12.06.2023** for recovery of **Rs.92,78,104.25 (Rupees Ninety Two Lakhs Seventy Eight Thousand One Hundred and Four & Paise Twenty Five Only)** due as on 09.05.2023 with further interest thereon from 01.05.2022 + Cost to **Perambalur SME Branch of Canara Bank** from Borrower Mrs. Jeyanthi Krishnasamy and Guarantor Mr. Krishnasamy.

The reserve price for the property will be Rs.35,51,000/- (Rupees Thirty Five Lakhs Fifty One Thousand Only).The earnest money deposit for the property will be Rs.3,55,100/- (Rupees Three Lakhs Fifty Five Thousand One Hundred Only). The Earnest Money Deposit shall be deposited on or before 09.06.2023 till 4 pm.

Details and Description of the Property in the name of Mr Krishnasamy:

All the parts and parcel of the property and structures situated in Perambalur District, Veppanthattai Taluk, Ariyalur Registration District and Veppanthattai Sub Registration District in Kaikalathur (West) Village, New Natham S.F.No.517/11, UDR No.368/1, Old Natham Survey No.390/1, an extent of a site measuring 51’ x 25’/31 (1365 Sq.Ft.) 95 Sq.M. with a terraced house therein as per the blue print and having the following boundaries:

- i. As per the will : Terraced House measuring 36' x 25' in Natham Survey 390/1, West of Street, South of Duraisamy Naikar's house, East of next item, North of Rajalinga Padayatchi's site.
- ii. West of Item No.1, South of Duraisamy Naikar's House, East of Ramasamy's site and North of Rajalinga Padayatchi's house 15' x 31'.

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, **Perambalur SME** Branch, Canara Bank, Ph.No.04328-278152/9489045882 or Regional Office, Trichy (Ph.No.0431-2415476/2419962/9489045899) during office hours on any working day.

Date: 10.05.2023

AUTHORISED OFFICER

Place: Perambalur

CANARA BANK

Details:

1	Name and Address of the Secured Creditor	Canara Bank, Perambalur SME Branch, No.170, Madana Gopalapuram, Trichy Main Road, Perambalur – 621 212
2	Name and Address of the Borrower/ Guarantor	Mrs. Jeyanthi Krishnasamy, W/o Mr. Krishnasamy S,Door No.1-2, Kaikalathur Village, Perambalur Taluk & District – 621117 Mr. Krishnasamy S (Guarantor), S/o Mr. Sellamuthu,Door No.1-2, Kaikalathur Village, Perambalur Taluk & District – 621117
3	Total liabilities as on 09.05.2023	Rs.92,78,104.25 (Rupees Ninety Two Lakhs Seventy Eight Thousand One Hundred and Four & Paise Twenty Five Only) with further interest from 01.05.2022 + Cost

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
c)	Date & Time of Auction :	Date : 12.06.2023 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 and Description of the Property/ Machinery	Property in the name of Mr Krishnasamy All the parts and parcel of the property and structures situated in Perambalur District, Veppanthattai Taluk, Ariyalur Registration District and Veppanthattai Sub Registration District in Kaikalathur (West) Village, New Natham S.F.No.517/11, UDR No.368/1, Old Natham Survey No.390/1, an extent of a site measuring 51' x 25'/31 (1365 Sq.Ft.) 95 Sq.M. with a terraced house therein as per the blue print and having the following boundaries: As per the will : Terraced House measuring 36' x 25' in Natham Survey 390/1, West of Street, South of Duraisamy Naikar's house, East of next item, North of Rajalinga Padayatchi's site. West of Item No.1, South of Duraisamy Naikar's House, East of Ramasamy's site and North of Rajalinga Padayatchi's house 15' x 31'.
6 a)	Reserve Price	Rs.35,51,000/- (Rupees Thirty Five Lakhs Fifty One Thousand Only).
b)	EMD & last date of deposit of EMD :	Rs.3,55,100/- (Rupees Three Lakhs Fifty Five Thousand One Hundred Only) & 09.06.2023 till 4pm
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, Regional Office OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Perambalur SME, A/c No: 209272434 IFSC Code: CNRB0004519 on or before 09.06.2023 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</p> <p>M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/9444805621) Email - eauction@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 09.06.2023 till 4.00PM, to Canara Bank, Perambalur SME Branch by hand or by email.</p> <p>Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.</p> <p>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.</p> <p>Bidders Name. Contact No. Address, E Mail Id. Bidder's A/c details for online refund of EMD.</p>
g)	<p>The intending bidders should register their names at portal www.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</p> <p>M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/9444805621) Email - eauction@ccsl.co.in</p>
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 Rs.10,000/-. 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)	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.
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 be 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 Perambalur SME Branch who, as a facilitating centre, shall make necessary arrangements.
p)	For further details contact Authorised Officer, Perambalur Branch, Canara bank , Ph.No.04328-277152/9489045796 or Manager, PERAMBALUR SME Branch, Ph. No.04328-278152/9489045882 or Regional Office, Trichy (Ph No.0431-2415607/9489045899) e-mail id: cb4519@canarabank.com, OR the service provider M/s. CanbankComputerServicesLtd, Malleswaram, Bangalore-560003. (Contact.no 9480691777/ 8880531165/9444805621) Email - eaction@ccsl.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

Place: Perambalur

Date: 10.05.2023

AUTHORISED OFFICER

CANARA BANK