

**COVERING LETTER TO SALE NOTICE**

Ref: CNRB/17204/THIRUMAL/SALE/01/2023-24

Date: 16-01-2024

TO,

<b>Mr. Thirumal Jayasankar (Borrower)</b> Proprietor M/s Harishankar Sea Foods S/o Thirumal Kumalam Puranasinqpalayam, Pondicherry - 605107	<b>Mr. Thirumal Jayasankar (Borrower)</b> House No B 367 F1, Prime Hills Betim, Reis Magos, Bardez, North Goa, Betim, Goa - 403101
<b>Mrs. J Thilagavathi (Borrower)</b> H No 641, Walkeshwar Wada, Betim, Penha De Franca, Bardez, Goa - 403101	<b>Mr. Ashok Kumar Arjunan (Guarantor)</b> C/o Suresh Shop No 502, Malim Jetty, Bardez, Betim, Goa - 403101
<b>Mr. Ashok Kumar Arjunan (Guarantor)</b> S/o Arjunan , 199 Alansalai Street Periyababusamuthiram Viluppuramthaluk Tamil Nadu 605102	

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.**


As you are aware, I on behalf of Canara Bank, **Betim** Branch, Goa 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 **Betim** 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 there under, 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,

 कृते केनरा बैंक  
For Canara Bank

  
Authorized Officer,  
केनरा बैंक, पणजी-गोवा  
Regional office, Panaji-Goa  
**Canara Bank**  
ENCLOSURE - SALE NOTICE



Branch : Betim

CONTACT DETAILS: 0832-2417218 Email id [cb17204@canarabank.com](mailto:cb17204@canarabank.com)

Ref: CNRB/17204/THIRUMAL/SALE/01/2023-24

Date: 16-01-2024

**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 Borrower(s) and Guarantor(s) that the below described immovable property mortgaged to the Secured Creditor, possession of which has been taken by the Authorized Officer of **Betim** Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 26.02.2024 at 12.00 PM to 12.30 PM, for recovery of ₹ 26,51,092.65 (Rupees Twenty Six Lakh Fifty One Thousand Ninety Two and Paise Sixty Five Only) as on 31.12.2023 and further interest and charges due to **Betim** Branch of Canara Bank from **Mr. Thirumal Jayasankar and Mrs. J Thilagavathi**.

The reserve price of the Property will be Rs. 27,50,000/- (Rs. Twenty Seven Lakh Fifty Thousand Only) and the earnest money deposit for the property will be Rs. 2,75,000/- (Rs. Two Lakh Seventy Five Thousand Only).

The Earnest Money Deposit shall be deposited on or before 23.02.2024 at 5:00 PM. Bidder shall improve the bidding offer in multiples of Rs. 25,000/- (Rupees Twenty Five Thousand Only). Auction/bidding shall be only through "Online Electronic Bidding" through website <https://www.indianbankseauction.com> on 26.02.2024 from 12.00 PM to 12:30 PM.

**Details and full description of the immovable properties with known encumbrances, if any**

All that flat no F-1 in Building no.3 admeasuring 60.30 sq. mts. of built up area (including the incidence of staircase) on the first floor of Building No. 3 in Prime Hills, along with

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undivided proportionate share in the plots of land forming part of Sy No 63/0 ,the property known as 'VALLO' or 'VOLLO' situated at Village Betim,within the village Panchayat of Reis Magos, Sub District of Bradez, North Goa District, State of Goa,with the Office of the SubRegistrar of Bardez at Mapusa in the name of Mr. Thirumal Jayasankar & Mrs. J Thilagavathi and is bounded as follows:

North: By Setback and Other Property

South: By Staircase and Other Flat

East : By Other Property

West: By Other Property

EMD amount to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, **Betim** Branch OR shall be deposited through RTGS/NEFT to credit of account of Canara Bank, Regional Office, Goa **A/c No 209272434 IFSC Code: CNRB0008345 on or before 23.02.2024 05:00 pm.**

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 Manager, **Betim** Branch (**Ph. No. 0832 2423113/7774060990**) e-mail id [cb17204@canarabank.com](mailto:cb17204@canarabank.com) OR the service provider M/s CANBANK COMPUTER SERVICES LTD, Contact Person Mr. Ramesh T H, Mobile No 8553643144 email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) during office hours on any working day.

Date :- 16-01-2024

Place:- Betim, Goa



केनरा बैंक  
For Canara Bank

प्राधिकृत अधिकारी / Authorised Officer  
क्षेत्रीय कार्यालय, पणजी-गोवा  
Regional office, Panaji, Goa  
**Authorized Officer**  
Canara Bank

Branch : Betim

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**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16-01-2024**

- 1. Name and Address of the Secured Creditor:** Canara Bank, Betim Branch, Goa
- 2. Name and Address of the Borrower(s)/ Guarantor(s):**

<b>Mr. Thirumal Jayasankar (Borrower)</b> Proprietor M/s Harishankar Sea Foods S/o Thirumal Kumalam Puranasinqupalayam, Pondicherry - 605107	<b>Mr. Thirumal Jayasankar (Borrower)</b> House No B 367 F1, Prime Hills Betim, Reis Magos, Bardez, North Goa, Betim, Goa - 403101
<b>Mrs. J Thilagavathi (Borrower)</b> H No 641, Walkeshwar Wada, Betim, Penha De Franca, Bardez, Goa - 403101	<b>Mr. Ashok Kumar Arjunan (Guarantor)</b> C/o Suresh Shop No 502, Malim Jetty, Bardez, Betim, Goa - 403101
<b>Mr. Ashok Kumar Arjunan (Guarantor)</b> S/o Arjunan , 199 Alansalai Street Periyababusamuthiram Viluppuramthaluk Tamil Nadu 605102	

**3. Total liabilities as on 31.12.2023: ₹26,51,092.65 (Rupees Twenty Six Lakh Fifty One Thousand Ninety Two and Paise Sixty Five Only) plus further interest and other charges if any.**

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

**(b) Details of Auction service provider:** M/s CANBANK COMPUTER SERVICES LTD,  
Contact Person Mr. Pakhare D.D/ Mr Pratap Kanjilal  
Mobile No 9480691777/9832952602  
Emailid:eauction@ccsl.co.in/ccsleauction@gmail.com

**(c) Date & Time of Auction: Date: 26.02.2024 Time: 12.00 PM to 12:30 PM**  
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

**(d) Place of Auction: online [www.indianbankseaction.com](http://www.indianbankseaction.com)**

**5. Reserve Price: Rs. 27,50,000/- (Rs. Twenty Seven Lakh Fifty Thousand Only)**

**6. EMD Amount: Rs. 2,75,000/- (Rs. Two Lakh Seventy Five Thousand Only)**

**7. OTHER TERMS AND CONDITIONS:**

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://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 with Authorised Officer, on any working days during office hours from 11:00 am to 05:00 pm.

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- 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 to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, **Betim** Branch OR shall be deposited through **RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Regional Office, Goa A/c No 209272434 IFSC Code: CNRB0008345 on or before 23.02.2024 05:00 pm.**
- e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23.02.2024 05:00 PM**, to Canara Bank, Regional Office, Goa, 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.
- f) The intending bidders should register their names at portal <https://www.indianbankseuction.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 SERVICES LTD, Contact Person Mr. Pratap Kanjilal/Mr Pakhare D D, Mobile No 9480691777 / 9832952602 email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)/[ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 25,000/- (Rupees Twenty Five Thousand Only)**. 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.
- i) 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.
- j) For sale proceeds of **Rs. 50,00,000/- (Rupees Fifty Lakh only) 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.**

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k) All charges for conveyance, stamp duty/GST and registration TDS, tax, dues of Local self Govt. (property tax, water sewerage, electricity bills) etc., if any due against the property shall be borne by the successful bidder only. The maintenance dues of Hsg society and transfer fees if any, where property located shall be borne by the successful bidder only.

l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

m) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach **Regional Office Panaji Goa** or **Betim** branch who, as a facilitating centre, shall make necessary arrangements.

n) For further details contact Manager, Canara Bank, **Betim** Branch (Ph. No. 0832 2423113/7774060990) e-mail id [cb17204@canarabank.com](mailto:cb17204@canarabank.com) OR the service provider M/s CANBANK COMPUTER SERVICES LTD, Contact Person Mr. Pratap Kanjilal/Mr Pakhare D D, Mobile No 9480691777/9832952602 email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in); [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)

### 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.

Date : 16-01-2024

Place: Betim, Goa



कृते केनरा बैंक  
For Canara Bank

Authorised Officer  
Canara Bank  
Regional office, Panaji-Goa

Branch : Betim

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