



**CANARA BANK**  
**AGARAMSIGOOR BRANCH (DP - 1788)**  
**1/266, ARIVAGAM BIDG, ARIYALR MAIN ROAD, PERAMBALUR-621106**  
**COVERING LETTER TO SALE NOTICE**

Ref: SN/1788/VINAYA/1<sup>ST</sup> SALE/102026

Date: 01.10.2026

To

1. Mr. Vinayagamoorthy (Borrower)  
 (Represented by POA Holder Mr. Rajalingam)  
 S/O Balakrishnan,  
 RICH ENGINEERING PTE LTD,  
 158 KALLANG WAY,  
 03/517 SINGAPORE – 349245.

2. Mrs. Revathi (Joint Borrower)  
 W/O Vinayagamoorthy,  
 6/281 Periyar Nagar,  
 Keelaperambalur, Perambalur – 621 716.

3. Mr. Rajalingam  
 (POA holder on behalf of Mr. Vinayagamoorthy)  
 S/O Balakrishnan,  
 4/284, Indira Nagar,  
 Keelaperambalur, Kunnam Tk,  
 Perambalur – 621 716.

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, I on behalf of Canara Bank Agaramsigoor (DP - 1788) 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 Agaramsigoor 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



Confidential

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

Authorised Officer, Canara Bank

ENCLOSURE - SALE NOTICE

प्राधिकृत अधिकारी / Authorised Officer  
क्षेत्रीय कार्यालय, नामक्कल / Regional Office, Namakkal

CERSAI ID - 400037258197

CANARA BANK  
(A GOVERNMENT OF INDIA UNDERTAKING)  
SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 possession of which has been taken by the Authorised Officer of Agaramsigoor branch Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" condition on 10.11.2026, for recovery of Rs.19,12,812.86/- (Rupees Nineteen Lakh Twelve Thousand Eight Hundred and Twelve and Paise Eighty Six only) along with future interest, penalty, charges etc as on 01.09.2026 due to the Agaramsigoor Branch Secured Creditor from Mr. Vinayagamoorthy (Borrower) (Represented by POA Holder Mr. Rajalingam). The reserve price will be Rs.29,00,000/- (Rupees Twenty-Nine Lakh only) and the earnest money deposit will be Rs.2,90,000.00/- (Rupees Two Lakh Ninety Thousand Only).

|   |                                              |                                                                                                           |
|---|----------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 1 | Name and Address of the Secured Creditor     | CANARA BANK - AGARAMSIGOOR BRANCH (DP - 1788) 1/266, ARIVAGAM BIDG, ARIYALR MAIN ROAD, PERAMBALUR-621106. |
| 2 | Name and Address of the Borrower & Guarantor | 1. Mr. Vinayagamoorthy (Borrower)<br>(Represented by POA Holder Mr. Rajalingam)<br>S/O Balakrishnan,      |



|   |                                                                                                                  |                                                                                                                                                                      |
|---|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | Total liabilities as on 01.09.2026                                                                               | <b>Rs.19,12,812.86/- (Rupees Nineteen Lakh Twelve Thousand Eight Hundred and Twelve and Paise Eighty-Six only) along with future interest, penalty, charges etc.</b> |
| 4 | a) Mode of Auction<br>b) Details of Auction service provider<br>c) Date & Time of Auction<br>d) Place of Auction | E-Auction<br>E-Auction M/s.PSB Alliance Pvt. Ltd (BAANKNET)<br><b>10.11.2026 - (11:30 AM to 12:00 PM)</b><br>Online                                                  |
| 5 | Details of Property/ies                                                                                          | As per Schedule Below                                                                                                                                                |
| 6 | Reserve Price                                                                                                    | <b>Rs.29,00,000.00/- (Rupees Twenty-Nine Lakh only)</b>                                                                                                              |
| 7 | Earnest Money Deposit                                                                                            | <b>Rs.2,90,000.00/- (Rupees Two Lakh Ninety Thousand Only)</b>                                                                                                       |
| 8 | The property can be inspected Date & Time                                                                        | <b>09.11.2026 (10:00 AM to 5:00 PM)</b>                                                                                                                              |

### Schedule

#### Details of Property/ies:

All that piece and parcel of the property with Residential House in Perambalur District, Ariyalur Registration District, Veppur Sub-Registration District, Kunnam Taluk in Keelaperambalur Village, Indira Nagar, 1<sup>st</sup> Street, Old Natham Survey 221/1 out of Ac.3.41C, in this a site measuring 10 meters in East-West on both sides and 12 meters in North-South on both sides, admeasuring 120 Sq.meters within the following boundaries:

|          |   |                       |
|----------|---|-----------------------|
| North of | : | Annamalai's Manai     |
| South of | : | East-West Cement Road |
| East of  | : | Thottimuthu's mania   |
| West of  | : | Samikannu's Manai     |

This property is now situated in New Natham survey 221/25, Hec.0.01.20 Sq.meters(1291.50 Sq.ft) and comprised in patta No.1073 at Keelaperambalur Village **with all the usual pathway & easementary rights etc.**

**Name of the Title Holder: Mr. Vinayagamoorthy (Borrower) (Represented by POA Holder Mr. Rajalingam)**



**9 Other terms and conditions:**

a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on 09.11.2026 between 10:00 AM and 5:00PM.

d. Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & addhaar and addhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from [www.Baanknet.com](http://www.Baanknet.com) portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 8291220220, Email:[support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)).

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs.2,90,000.00/- (Rupees Two Lakh Ninety Thousand Only) being of 10% of the Reserve Price 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 09.11.2026 at 5:00 PM.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.25,000/- mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder.



and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g. The incremental amount/price during the time of each extension shall be Rs.25,000 and time shall be extended to 5 (minutes) when valid bid received in last minutes.

h. 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 same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, 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. The above-mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, Agaramsigoor Branch, IFSC Code- CNRB0001788.

k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any



representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims / rights / dues.

n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on 09.11.2026 from 10:00 a.m. to 5:00 p.m.

o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p. For further details Senior Manager, Canara Bank Agaramsigoor Branch (DP - 1788), 1/266, ARIVAGAM BIDG, ARIYALR MAIN ROAD, PERAMBALUR-621106. Ph. No: 94890 45705, e-mail id [cb1788@canarabank.com](mailto:cb1788@canarabank.com) may be contacted during office hours on any working day. The service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 /6354910172 /8291220220 /9892219848 /8160205051 , Email: [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)

Place: Agaramsigoor

Date: 01.10.2026



कृते केनरा बैंक / For CANARA BANK

Authorised Officer  
प्रतिधिकृत अधिकारी / Authorised Officer  
क्षेत्रीय कार्यालय, नामक्कल / Regional Office - Namakkal.

