



**Specialized Agriculture Finance Branch (2387)**  
May Flower Complex, II Floor 121, 11th Street,  
Tatabad, Coimbatore – 641012.

Ref:SALE/2387/KARTHICKKISHORE/DEC26/SV

Date:18/12/2025

To

<b>Sri.Karthik Kishore (Borrower)</b> S/o P.Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034	<b>Smt.Keerthi Kishore (Guarantor &amp; Mortgagor)</b> D/o P.Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034
<b>M/s.Surabi Holdings Private Limited(Corporate Guarantor) represented by its directors Sri.Karthik Kishore &amp; Smt.Keerthi Kishore</b> No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034	

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, **SPECIALIZED AGRICULTURE FINANCE BRANCH (2387)** have taken Symbolic 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 **SPECIALIZED AGRICULTURE FINANCE BRANCH (2387)** 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,

**Authorised Officer, Canara Bank**

ENCLOSURE – SALE NOTICE

Confidential



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**E-AUCTION NOTICE**

**SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION)  
UNDER RULES 8(6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002**

Notice is hereby given to the effect that the immovable properties described herein, taken Symbolic possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold through e-auction on the following terms & conditions. E auction arranged by the service provider **M/s.BANK ASSET AUCTION NETWORK (BAANKNET)(M/s PSB Alliance Pvt. Ltd)**, through the website <https://baanknet.com/>

**1.Name and Address of the Secured Creditor:**

**Specialized Agriculture Finance Branch (2387)**  
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**2.Name and Address of the Borrower:**

<b>Sri.Karthik Kishore (Borrower)</b> S/o P.Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034	<b>Smt.Keerthi Kishore (Guarantor &amp; Mortgagor)</b> D/o P.Kishore No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034
<b>M/s.Surabi Holdings Private Limited(Corporate Guarantor) represented by its directors Sri.Karthik Kishore &amp; Smt.Keerthi Kishore</b> No.4 Shalom Apartments, 1 Josier Street, Nungambakkam, Chennai-600034	

**3. Total liabilities as on 18/12/2025: ₹5,45,60,357.58 (Rupees Five Crore Forty-five Lakh Sixty Thousand Three Hundred Fifty-seven and Fifty-eight Paise Only)**



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4. **Last Date & Time for receipt of EMD documents: 23/01/2026; upto 4PM.**

5. **Address in which the EMD document to be submitted:**

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6. (a) **Date & Time of e- auction: Date 27/01/2026, Time 11.30 am to 12.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale)**

(b) **Portal of e- auction: <https://baanknet.com/>**

7. **Details of Property/ies:**

S.No	Immovable	Name of Title holder
1.	<p>In Nilgiris District, in Kotagiri Sub Registration Office, in Kotagiri Taluk, in Kengarai-2 Village</p> <p><b>Item No 1:</b> Patta No.643, in old S.F.No123/3, in new R.S.No.319/2 and an extent owned-1.45 Hect or 3.58 acres having following boundaries: North : Land in R.S.No.319/2 part and 321 South : Land in R.R.No.319/2 part East : 10 meter wide private road West : Land in R.S.No.320</p> <p><b>Item No 2:</b> Patta No.643, in old S.F.No.123/3, in new R.S.No.319/2 and an extent owned of 0.44 hect or 1.09 acres and extent conveyed: 0.44 hect or 1.09 acres with following boundaries North – Land in R.S.No.320 part and 7 meter wide Panchayat road South – Land in R.S.No.338 East – 7 meter wide panchayat road West – Land in R.S.No.323</p> <p><b>Item No 3:</b> Patta No.643, in old S.F.No.123/3, in new R.S.No319/2 and an extent owned of 0.76 hectares or 1.88 acres with following boundaries North – Land in R.S.No.319/2 part South – 10 meter wide private road East – Land in R.S.No.311 and 313</p>	Mr.Karthik Kishore



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	<p>West – Land in R.S.No.319/2 part</p> <p><b>Item No 4:</b>        Patta No.642, in old S.F.No.123/3, in new R.S.No.319/1 and an extent owned of 1.40 hectares or 3.46 acres, extent conveyed 1.40 hectares or 3.46 acres with following boundaries        North – Land in R.S.No.318        South – Land in R.S.No.319/2        East – Land in R.S.No.319/1 part        West – Land in R.S.No.262,262&amp;321</p> <p><b>Item No 5:</b>        In patta No.642, in old S.F.No.123/3, in new R.S.No.319/1 and an extent owned of 3.14 hectares or 7.76 acres &amp; extent conveyed 3.14 hectares or 7.76 acres with following boundaries        North – Land in R.S.No.318 and 317/1        South – Land in R.S.No.319/2 and 10 meter wide private road        East – Land in R.S.No.313,314/1 and 2,315/1 and 2A part        West – Land in R.S.No.262,262&amp;321</p> <p><b>Item No 6:</b>        Patta No.638, in old S.F.No.123/3, in new R.S.No.317/2 and an extent owned of 2.22 hectares or 5.48 acres &amp; extent conveyed 2.22 hectares or 5.48 acres with following boundaries        North – Land in R.S.No.269 and 263        South – Land in R.S.No.315/1        East – Land in R.S.No.316/1        West – Land in R.S.No.317/1</p> <p><b>Item No 7:</b>        Patta No.640, in old S.F.No.123/3, in new R.S.No.315/1 and an extent owned of 2.43 hectares or 6.00 acres &amp; extent conveyed 2.43 hectares or 6.00 acres with following boundaries        North – Land in R.S.No.317/2,316/1 and 316/2        South – Land in R.S.No.315/2A and 2B        East – Land in R.S.No.292 (stream)        West – Land in R.S.No.319/1</p> <p><b>Item 8:</b>        Patta No.638, in Old S.F. No. 123/3, in New R.S. No. 314/1, extent Owned 2.38 Hect or 5.88 Acres and Extent Conveyed : 2.38 Hect or 5.88 Acres        Patta No. 639, Old S.F. No. 123/3, New R.S. No. 314/2, Extent Owned: 2.10 Hect or 5.18 Acres and Extent Conveyed: 2.10 Hect or 5.18 Acres with the following boundaries:-</p> <p>North : Land in R.S.No. 315/2A, and 2B        South : Land in R.S.No. 313        East : Land in R.S.No.292 and 304 (stream)        West : Land in R.S.No.319/1</p> <p><b>Item 9:</b></p>	
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	<p>Patta No.643, in Old S.F. No. 123/3, in New R.S. No. 319/2, extent owned : 0.77 Hect or 1.90 Acres and Extent Conveyed: 0.77 Hect or 1.90 Acres with the following boundaries:          North : Land in R.S.No. 319/1          South : Land in R.S.No. 319/2 part          East : 10 meter Wide Private Road          West : Land in R.S.No. 321</p> <p><b>Item 10:</b>          Patta No.643, in Old S.F. No.123/3, in New R.S. No.319/2, Extent Owned : 0.64 Hect or 1.58 Acres and Extent Conveyed: 0.64 Hect or 1.58 Acres with the following boundaries:-          North: Land in R.S.No. 319/1          South : Land in R.S.No. 319/2 part          East: Land in R.S.No. 313          West: Land in R.S.No. 319/2 part</p> <p><b>Item 11:</b>          Patta No.638, in Old S.F. No: 123/3, in New R.S. No.316/1, Extent Owned : 0.70 Hect or 1.73 Acres and Extent Conveyed : 0.70 Hect or 1.73 Acres          Patta No.641, in Old S.F. No.123/3, New R.S. No. : 316/2, Extent Owned : 0.60 Hect or 1.48 Acres and Extent Conveyed :0.60 Hect or 1.48 Acres with the following boundaries:-          North: Land in R.S.No. 269          South: Land in R.S.No. 315/1          East : R.S.No. 292 (Stream)          West : Land in R.S.No. 317/2</p>	
2.	<p>In Nilgiris Registration District, Joint I, Uthagamandlam Sub Registration District, Uthagamandlam Town and Municipality, Thaliyattumund-Missionary Hill Locality, in Old survey No.1049/3, WARD "J", BLOCK No.10, T.S. No.21, Patta No-LR 1251 to an extent owned 0.13-1/2 acres together with the building thereon measuring 10970 sq ft and bearing Door Nos.145G, 145N, Missionary Hill, Uthagamandlam within Uthagamandlam Municipal Limits and assessed to House Tax by the Uthagamandlam Municipality under Assessment Nos. 14523 and 14543. Water Service Connection Nos. 9469 and 9519, EB Service Connection No. 03402010353</p> <p>Boundaries:          North : Property belonging to Tenzing.          South: Land in R.S.No. 1051          East : 3 meter wide Road and land in R.S.No. 1051          West : Property belonging to Mrs. Pradeepa and Mrs. Gayathri</p>	<b>Mr.Karthik Kishore</b>
3.	<p>In Killannur Village, Thrissur Taluk, Thrissur District Sub registrar office S.F.No 1/48/3, 1 Acres 60.68 Cents(1.1088 hectares) With following Boundaries          North: Property belonging to Punarjani Charitable Trust          South : Road and Properties belonging to Memana Joseph, kollannur Devassy Jose          East: Property belonging to Memana Joseph and Mappilaparambil Abraham          West: Properties belonging to Punarjani Charitable Trust.</p>	<b>M/s. Surabi Holdings Pvt ltd</b>



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**8. The reserve price of the Property ,**

1. The reserve price of the **Property 1** is fixed at **Rs 9,00,00,000 /-(Rupees Nine Crore Only)**
2. The reserve price of the **Property 2** is fixed at **Rs 1,65,00,000 /-(Rupees One Crore Sixty Five Lakhs Only)**
3. The reserve price of the **Property 3** is fixed at **Rs 2,35,00,000 /-(Rupees Two Crore Thirty Five Lakhs Only)**

**EMD & last date of deposit of EMD:** 10% OF RESERVE PRICE of Property

1. **Deposit of EMD For Property 1 is Rs 90,00,000/- (Rupees Ninety lakhs only)**
2. **Deposit of EMD For Property2 is Rs 16,50,000/- (Rupees Sixteen Lakhs Fifty Thousand Only)**
3. **Deposit of EMD For Property 3 is Rs 23,50,000/- (Rupees Twenty Three lakhs Fifty Thousand only)**
- 4.

Deposit of EMD on or before **23/01/2026**; upto 4pm.

**OTHER TERMS AND CONDITIONS**

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following conditions

- a. The property will be sold in **“as is where is and as is what is”** basis including encumbrances, if any. There is no encumbrance to the knowledge of the bank.
- b. Auction / bidding shall be only through **“Online Electronic Bidding”** through the website <https://baanknet.com/>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

c. The property can be inspected, with Prior Appointment with Authorised Officer, **SPECIALIZED AGRICULTURE FINANCE BRANCH (2387)** on **22/01/2026** between **10.00 am to 4.00 pm**

d. The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.

**e. EMD amount of 10% of the Reserve Price is to be deposited 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 **23/01/2026**; upto **4.00pm**.

f. Intending bidders please contact the service provider **“M/s.BANK ASSET AUCTION NETWORK (BAANKNET) (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email:Support.BAANKNET@psballiance.com), (Address: Unit 1, 3<sup>rd</sup> Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East, Mumbai, Maharashtra-400037)”**,Immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider.



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g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23/01/2026**; upto 4pm ., to Canara Bank, **SPECIALIZED AGRICULTURE FINANCE BRANCH (2387)**, COIMBATORE by hand or by email.

- (1) Demand Draft/Pay order/Challan copy towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- (2) 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.
- (3) Bidders Name. Contact No. Address, E Mail Id.
- (4) Bidder's A/c details for online refund of EMD.

h. The intending bidders should register their names at portal <https://baanknet.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.BANK ASSET AUCTION NETWORK (BAANKNET )(M/s PSB Alliance Pvt. Ltd)**, (**Contact No. 8291220220, Email:Support.BAANKNET@psballiance.com**), (**Address: Unit 1, 3<sup>rd</sup> Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East, Mumbai, Maharastra-400037**)".

i. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.

j. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.50,000 (Rupees Fifty Thousand only)**. The bidder who submits the highest bid (not below 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.

k. 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 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.

l. All charges for conveyance, stamp duty and 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 **SPECIALIZED AGRICULTURE FINANCE BRANCH (2387)** who as a facilitating centre shall make necessary arrangements.

o. For further details **contact : The AUTHORISED OFFICER , SPECIALIZED AGRICULTURE FINANCE BRANCH (2387)Branch** (Mob:9489043387) e-mail id:cb2397@canarabank.com or the service provider **"M/s.BANK ASSET AUCTION NETWORK (BAANKNET) (M/s PSB Alliance Pvt. Ltd), (Contact No.**



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**8291220220, Email:Support.BAANKNET@psballiance.com), (Address: Unit 1, 3<sup>rd</sup> Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East, Mumbai, Maharashtra-400037)".**

**p. For sale proceeds of Rs.50,00,000/- (Rupees Fifty lakhs only) and above, the successful bidder will have to remit TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.**

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

**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: COIMBATORE  
Date: 18/12/2025

**AUTHORISED OFFICER**

**CANARA BANK**