



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/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of **Trivandrum Microfinance branch** of the Canara Bank, **will be sold on “As is where is”, “As is what is”, and “ Whatever there is” on 30.04.2026** for recovery of **₹40,69,990 (Rupees Forty Lakhs Sixty Nine Thousand and Nine Hundred and Ninety Only)**, as on **07.04.2026** due to the **Trivandrum Microfinance branch** of Canara Bank from **1. Mrs. Syama M, TC 20/1132, Kattacal Puthen Veedu, Mundaikonam Muttada P O, Trivandrum – 695025** **2. Mr. Vipin M, TC 20/1132, Kattacal Puthen Veedu, Mundaikonam Muttada P O, Trivandrum – 695025**

The reserve price of the property will be **₹35,40,000 (Rupees Thirty Five Lakhs Fourty Thousand Only)**, and the earnest money deposit will be **₹3,54,000 (Rupees Three Lakh Fifty Four Thousand Only)**.

The Earnest Money Deposit shall be deposited on or before 29.04.2026 at 5.00 pm.

Details and full description of the immovable property with known encumbrances, if any.

All that part and parcel of land having an extent of 02.03 ares comprised in Re Sy No 12/5-1 and building thereon of Vattappara village, Nedumangadu taluk, Thiruvananthapuram district.

Boundaries:

West	Property of Anil Kumar
North	Road
South	Property of Anil Kumar
East	Road & Property of Anil Kumar

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 Manager, Canara Bank, **Trivandrum Microfinance branch** Branch Ph: 8281991377 during office hours on any working day.

Date: 08.04.2026
Place: Trivandrum

Authorised Officer
CANARA BANK



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 08.04.2026

1. Name and Address of the Secured Creditor: **Canara Bank, Trivandrum Microfinance branch**

2. Name and Address of the Borrower(s)/ Guarantor(s):

1. Mrs. Syama M, TC 20/1132, Kattacal Puthen Veedu, Mundaikonam Muttada P O, Trivandrum – 695025

2. Mr. Vipin M, TC 20/1132, Kattacal Puthen Veedu, Mundaikonam Muttada P O, Trivandrum – 695025

3. Total liabilities as on 07.04.2026:- **₹40,69,990 (Rupees Fourty Lakhs Sixty Nine Thousand and Nine Hundred and Ninety Only)**, plus further interest from 07.04.2026 and cost thereon.

4. (a) Mode of Auction : **Online**

(b) Details of Auction service provider : **M/s PSB Alliance Pvt Ltd (BAANKNET), Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037, Contact No: 022-69029800, +91-9892219848, e-mail address: support.BAANKNET@psballiance.com.**

(c) Date & Time of Auction: **30.04.2026 & Between 11.30 AM and 12.30 PM (With unlimited extension of 5 minutes duration each till sale is concluded)**

(d) Place of Auction: **<https://baanknet.com/>**

5. Reserve Price be **₹35,40,000 (Rupees Thirty Five Lakhs Fourty Thousand Only)**

6. Other terms and conditions:

a) 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.

b) The property can be inspected, with Prior Appointment with Authorised Officer, on any working day between 10.00AM and 05.00PM.

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 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."

e) 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 PSB Alliance Pvt Ltd, Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400037, Contact No: 022- 69029800, +91-9892219848, e-mail address: support.BAANKNET@psballiance.com..



f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **29.04.2026, 5.00 PM, to Canara Bank, Trivandrum Microfinance branch** by hand or by email.

1. Demand Draft/Pay order 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.

g) 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 PSB Alliance Pvt Ltd, Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037, Contact No: 022- 69029800, +91-9892219848, e-mail address: support.BAANKNET@psballiance.com”.

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 10,000.00**. (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of **Rs. 10,000.00** 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.

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. 50,00,000/- (Rupees Fifty lakhs 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.

l) All charges for conveyance, stamp duty/GST 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 Regional office or **Trivandrum Microfinance branch** who, as a facilitating centre, shall make necessary arrangements.

Recovery & Legal Section
Canara Bank, Regional Office North
1st Floor, LIC Building, Lekshmi Nagar, Pattom
Thiruvananthapuram - 695004

☎ : 0471 2577996
✉ : rotvm2rec@canarabank.com
Web : www.canarabank.com



o) For further details contact Canara Bank, **Trivandrum Microfinance branch** Ph. 8281991377
e-mail id cb3343@canarabank.com **OR** the service provider **M/s PSB Alliance Pvt Ltd.**

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: Trivandrum
Date: 08.04.2026

Authorised Officer
Canara Bank

Recovery & Legal Section
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