

SALE NOTICE

E-AUCTION 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 public in general and in particular to the borrower(s) and Guarantor(s) that the below described immovable properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on **30.04.2026** between **10.30 AM and 11.30 AM** (With unlimited extension of 5 minutes duration each till sale is concluded) **As is Where is”, As is What is” and “Whatever there is”** for Recovery of **Rs. 39,68,138.84/-** (Rupees Thirty Nine Lakhs Sixty Eight Thousand One Hundred and Thirty Eight and Eighty Four Paise only) as on 30/03/2026 plus unapplied interest/ further interest, cost, expenses, Suit filing charges and other charges due to Ernakulam ARM Branch of Canara Bank from **Ms.Smitha, Mr.Gopakumar & Ms.Sathi**

Details and full description of the immovable property

All that part and parcel of the property having an extent of 6.68 Ares of land along with a residential Building in Sy No.360/2 of Kakkkulissery Village, Chalakkudy Taluk, Thrissur Distirct in the name of Smt.Smitha covered by document No.3801/2005 of SRO Annamanada.

Boundaries:

North : Property of Mulavare Saradamma

South : Property of Punakkal Gopakumar

East : Edavazhi

West : Property of Punnakkal Krishnankutty

The reserve price for the property will be **Rs. 44,00,000/-** (Rupees Forty Four Lakhs Only) and the earnest money deposit will be **Rs. 4,40,000/-** (Rupees Four Lakhs Forty Thousand only). The Earnest Money Deposit shall be deposited on or before 30/04/2026 at 10.00 am.

For Detailed terms and conditions of the sale please refer the link “ E-Auction” provided in Canara Bank Website (www.canarabank.com) or may contact Ernakulam ARM Branch, Email id: cb2875@canarabank.com Ph:No. 0484- 2353072/ 2353071

Date: 10.04.2026

Place: Ernakulam

Authorized Officer

Canara Bank

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1. Name and Address of the Secured Creditor: Canara Bank, ARM Branch,
2nd Floor, Canara Bank Building,
Chittoor Road, Ernakulam South - 682 016
(Ph.No.0484 - 2353072 / 2353071)

2. Name and Address of the
Borrowers /Guarantors:

1. Ms. SMITHA
w/o GOPAKUMAR
PUNNAKKAL HOUSE
KUZHUR PO
KAKKULISSERY
THRISSUR-680734
- 2.Mr. GOPAKUMAR
EMIRATES TRANSPORTS
P O BOX NO 5757
WARSAN 3 DUBAI
UAE-5757
3. Ms. SATHI
PUNNAKKAL HOUSE
KUZHUR
KAKKULISSERY
THRISSUR-68073

3. Total liabilities: **Rs. 39,68,138.84/- (Rupees Thirty Nine Lakhs Sixty Eight Thousand One Hundred and Thirty Eight and Eighty Four Paise only) as on 30/03/2026 plus unapplied interest/ further interest, cost, expenses, Suit filing charges and other charges**

4. (a) **Mode of Auction : Online**
(b) Details of Auction Service Provider:

Company Name	M/s PSB Alliance (baanknet.com)
Helpdesk Number	8291220220
Email	support.baanknet@psballiance.com
Website	baanknet.com

(c) Date & Time of E-auction: **30/04/2026** between **10.30 AM and 11.30 AM** (With unlimited extension of 5 minutes duration each till sale is concluded).

(d) Portal of E Auction : **www.baanknet.com**

5. Reserve Price for property : **Rs. 44,00,000/- (Rupees Forty Four lakhs only)**

to pay the sale price within the period stated above, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.

- l. ***For sale proceeds of Rs.50 Lacs and above the successful bidder will have to deduct TDS at the Rate of 1% on the sale proceeds and submit the Original Receipt of the TDS certificate to the Bank.***
- m. All charges for conveyance, stamp duty/ GST and registration charges and TDS etc., as applicable shall be borne by the successful bidder only.
- n. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- o. The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of the property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized Officer or the banks shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property, or any other dues to the Government or anyone else in respect of the said properties.
- p. The Sale Certificate shall be issued in the same name in which the bid is submitted.
- q. On receipt of sale certificate, the purchaser shall take all necessary steps and make arrangements for registration of the property. All charges for conveyance, the existing and future Statutory Dues, if any payable by the borrower, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. The purchaser is liable to incur the dues of the Local Self Government / other dues payable to the Government if any, informed subsequently.
- r. 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 Asset Recovery Management Branch who, as a facilitating centre, shall make necessary arrangements.
- s. The detailed terms and conditions are also available in the link “E-Auction” provided in Canara Bank’s website (www.canarabank.com).
- t. For further details ARM Branch Ernakulam (Ph. No. 0484- 2353072/ 2353071) may be contacted during office hours on any working day, e-mail id cb2875@canarabank.com OR M/s PSB Alliance (BAANKNET), Help Desk Number : 8291220220, Email id: support.BAANKNET@psballiance.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.

Place: Ernakulam
Date: 10.04.2026

Authorised Officer
Canara Bank