



ANNEXURE - 13

(Auction Sale Notice for Sale of Immovable Properties)

CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

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 constructive/physical possession of which has been taken by the Authorised Officer of **Kollam Town Branch** the Canara Bank, will be sold on “As is where is”, “As is what is”, and “ Whatever there is” on **24.07.2026**, for recovery of **₹ 22,67,309.28 (Rupees Twenty Two Lakh Sixty Seven Thousand Three Hundred and Nine and Twenty Eight Paise Only)** Plus further interest thereon along with suit expenses and other legal charges due to Kollam Town branch of Canara Bank from **Jayakrishnan KPR** s/o KP Ramaswamy, Krishna Bhavan, Ganapathi Nagar 171, Thamarakulam, Kollam 691001 **Sreevenkatesh RJK** s/o Jayakrishnan KPR, Krishna Bhavan, Ganapathi Nagar 171, Thamarakulam, Kollam 691001 & **M/S Kanaka Jewellery (represented by Proprietor Mr Jayakrishnan KPR)** and guarantors **Mrs Gayathri Lekshmi N** w/o Jayakrishnan KPR, Krishna Bhavan, Ganapathi Nagar 171, Thamarakulam, Kollam 691001 and **Dr. SreeSukan RJK** s/o Jayakrishnan KPR, Krishna Bhavan, Ganapathi Nagar 171, Thamarakulam, Kollam 691001

The reserve price will be **₹ 12,85,000.00 (Rupees Twelve Lakh Eighty-Five Thousand Only)** for property, the earnest money deposit will be 10% of reserve price. The Earnest Money Deposit shall be deposited on or before **23.07.2026** at 5.00 pm.

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

All that part and part of 5.7653 Ares (14.24 cents) of land and building thereon in Re Sy No 643/21-3 in Block No 1 in Sakthikulangara village, Kollam Taluk, Kollam district. <u>Boundaries as per deed</u> North: Property of Alley East : Property of Alley South : Property of KPR Mani & Radha Bhai West : Property of Kottoor Padmaja	Property owned by Jayakrishnan KPR
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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, Kollam Town Branch Ph No 9495004500 during office hours on any working day.

Date: 29.06.2026

Place: Kollam

Authorized Officer

CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 09.03.2026

1.Name and Address of the Secured Creditor:	Canara Bank , Kollam Town								
2. Name and Address of the Borrowers	Jayakrishnan KPR s/o KP Ramaswamy, Krishna Bhavan, Ganapathi Nagar 171, Thamarakulam, Kollam 691001 Sreevenkatesh RJK s/o Jayakrishnan KPR, Krishna Bhavan, Ganapathi Nagar 171, Thamarakulam, Kollam 691001 M/S Kanaka Jewellery (represented by Proprietor Mr Jayakrishnan KPR) Mrs Gayathri Lekshmi N w/o Jayakrishnan KPR, KrishnaBHavan , Ganapathi Nagar 171, Thamarakulam, Kollam 691001 Dr SreeSukan RJK s/o Jayakrishnan KPR, Krishna Bhavan, Ganapathi Nagar 171, Thamarakulam ,Kollam 691001								
3. Total liabilities as on date	₹ 22,67,309.28 (Rupees Twenty Two Lakh Sixty Seven Thousand Three Hundred and Nine and Twenty Eight Paise Only) Plus further interest thereon along with suit expenses and other legal charges								
4.(a) Mode of Auction	e-Auction								
(b) Details of Auction Service Provider	<table border="1"> <tr> <td>Company Name</td><td>M/s PSB Alliance (BAANKNET)</td></tr> <tr> <td>Helpdesk Number</td><td>8291220220</td></tr> <tr> <td>Email</td><td>support.BAANKNET@psballiance.com</td></tr> <tr> <td>Website</td><td>https://baanknet.com/</td></tr> </table>	Company Name	M/s PSB Alliance (BAANKNET)	Helpdesk Number	8291220220	Email	support.BAANKNET@psballiance.com	Website	https://baanknet.com/
Company Name	M/s PSB Alliance (BAANKNET)								
Helpdesk Number	8291220220								
Email	support.BAANKNET@psballiance.com								
Website	https://baanknet.com/								
(c) Date & Time of e-auction	24.07.2026 between 11.30 AM and 12.30 PM (With unlimited extension of 5 minutes duration each till sale is concluded)								
(d) Portal of E Auction	https://baanknet.com/								
5. Last Date for receipt of Tender Documents	23.07.2026 till 5.00 PM								
6. Address in which the tender document to be submitted:	Canara Bank, Kollam Town Branch								
7. Reserve Price	₹ 12,85,000.00 (Rupees Twelve Lakh Eighty-Five Thousand Only)								
8. Earnest Money Deposit (EMD)	₹ 1,29,000.00 (Rupees One Lakh Twenty Nine Thousand Only)								

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.
- 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 Authorized Officer, on or before **23.07.2026** between 10.00 AM and 5.00 PM.
- d.) The property will be sold for the price which is above the Reserve Price and the participating bidders may improve their offer further during auction process.
- 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. The bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature)
- f.) The intending bidders should register their names at portal <https://baanknet.com> and get their User ID and password free of cost. Prospective bidders may avail online training on e-auction from the service provider.
- g.) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favor of Authorized Officer, Canara Bank, **Kollam Town** branch OR shall be deposited through RTGS/ NEFT/ Fund transfer to credit of account no 209272434 of Canara Bank, **Kollam Town** Branch, IFSC Code: CNRB0014500 on or before **23.07.2026**, 5.00 pm.

After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23.07.2026 5.00 PM**, to Canara Bank **Kollam Town** branch 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.
- h) 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.
 - i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs 10,000**. 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 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.

- k) ***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.***
- l) All charges for conveyance, stamp duty/ GST and registration charges and TDS etc., as applicable shall be borne by the successful bidder only.
- m) Authorized 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 internet but interested in participating the E-Auction, they can approach concerned **Kollam Town** branch who, as a facilitating centre, shall make necessary arrangements.

For further details contact Manager, Canara Bank, **Kollam Town** Branch (Ph. No. 9495004500) e-mail id cb14500@canarabank.com or the service provider M/s **PSB Alliance (BAANKNET)**, <https://baanknet.com>/Email: 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: Kollam

Date: 29.06.2026

**AUTHORISED OFFICER
CANARA BANK**