

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 properties mortgaged to the Secured Creditor, the Possession of which has been taken by the Authorized Officer of Adoor branch of 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 **₹ 39,73,847.04 (Rupees Thirty Nine Lakhs Seventy Three Thousand Eight Hundred and Forty Seven and Four Paise Only)** Plus further interest thereon along with suit expenses and other legal charges due to Adoor Branch of Canara Bank from borrower **Sri. Reji K Cheriyan, S/O C K Cheriyan, G and G Bunglow, Manakala P O, Adoor** and the Guarantor **Smt. Minimol Reji, W/O Reji K Cheriyan, G and G Bunglow, Manakala P O, Adoor.**

The reserve price will be **₹ 7,42,000.00 (Rupees Seven Lakh Forty-Two 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 parcel of 34.76 ares of land with all constructions, thereon at Sy No 516/19-1, 516-18, 515/7, 515/5, Block No 14, Kadampanadu village, Adoor Taluk, Pathanamthitta

Property owned by

Mr. Reji K Cheriyan

Boundaries :

On the North by : Road and property of Thankappan
On the south by : Property of Sivanandan and Sundarsanan
On the East by : Property of Vasudevan Pillai
On the West by : Property of Santhosh

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, Adoor Branch, Ph. No 8281991303 during office hours on any working day.

Date: **29-06-2026**
Place: Adoor

Authorized Officer
CANARA BANK



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 10.10.2024

1.Name and Address of the Secured Creditor:	Canara Bank, Adoor				
2. Name and Address of the Borrowers	Sri. Reji K Cheriyan, S/O C K Cheriyan, G and G Bunglow, Manakala P O, Adoor and the Guarantor Smt. Minimol Reji, W/O Reji K Cheriyan, G and G Bunglow, Manakala P O, Adoor.				
3. Total liabilities as on 10.10.2024	₹ 39,73,847.04 (Rupees Thirty-Nine Lakhs Seventy-Three Thousand Eight Hundred and Forty-Seven and Four Paise Only) Plus further interest thereon along with suit expenses and other legal charges.				
4.(a) Mode of Auction Details of Auction Service Provider (c) Date & Time of e-auction (d) Portal of E Auction	e-Auction <table border="1"> <tr> <td>Company Name</td><td>M/s PSB Alliance (BAANKNET)</td></tr> <tr> <td>Website</td><td>https://baanknet.com/</td></tr> </table> 24-07-2026, between 11.30 AM and 12.30 PM (With unlimited extension of 5 minutes duration each till sale is concluded) https://baanknet.com/	Company Name	M/s PSB Alliance (BAANKNET)	Website	https://baanknet.com/
Company Name	M/s PSB Alliance (BAANKNET)				
Website	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, Adoor Branch				
7. Reserve Price	₹ 7,42,000.00 (Rupees Seven Lakh Forty-Two Thousand Only)				
8. Earnest Money Deposit (EMD)	₹ 75,000.00 (Rupees Seventy-Five 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://ebkray.in/>**. 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.

- (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.
- g) 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.
- h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples 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.
- i) 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.
- j) ***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.***
- k) All charges for conveyance, stamp duty/ GST and registration charges and TDS etc., as applicable, shall be borne by the successful bidder only.
- l) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- m) In case there are bidders who do not have access to internet but interested in participating the E-Auction, they can approach concerned Adoor branch who, as a facilitating centre, shall make necessary arrangements.



For further details contact Senior Manager, Canara Bank, **Adoor Branch** (Ph. No. 0474 2661400, 8301897023) e-mail id cb5836@canarabank.com, may be contacted during office hours on any working day or the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com./ support.ebkray@procure247.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: Adoor

Date: 29-06-2026

AUTHORISED OFFICER

CANARA BANK