



**ASSET RECOVERY MANAGEMENT BRANCH, ERNAKULAM  
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 Borrowers and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic / constructive** possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on “As is where is”, “As is what is”, and “Whatever there is” basis on **21/07/2026**, [Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)] for recovery of **₹ 66,84,879.66/- (Rupees Sixty Six Lakhs Eighty Four Thousand Eight Hundred Seventy Nine and Paise Sixty Six Only)** due as on **31/12/2025** to the Asset Recovery Management Branch, Ernakulam of Canara Bank from the borrowers/guarantors **Mr.Heaven Dino, Mrs.Varna Heaven and Mr.John K R.**

The Reserve Price:

**Rs.10,60,000/- (Rupees Ten Lakhs Sixty Thousand Only)**

The Earnest Money Deposit:

**Rs.1,06,000/- (Rupees One Lakh Six Thousand Only)**

Last Date for deposit of Earnest Money Deposit - On or before **20/07/2026** by **05:00 PM.**  
(Only the bids with minimum 1 incremental offer above reserve price will be accepted)

**Details of Property:**

**(Property in the name of Mr. Heaven Dino and Mrs.Varna Heaven  
covered by Deed No. 920/2018 of Nellore SRO)**

All that part and parcel of immovable property having an extent of 2.43 Ares of land in Sy.No.463/3 and all further improvements thereon in Nellore Village, Mukunthapuram Taluk, Nellore Sub-District, Andhra Pradesh with boundaries as below:

**Boundaries:**

East - Property of Mr.Jose

South - Pathway

West - Property of Mr.Jose

North - Property of Mr.Manjali George

For detailed terms and conditions of the sale please refer the link “E-Auction” provided in Canara Bank’s website ([www.canarabank.com](http://www.canarabank.com)) or may contact Canara Bank Asset Recovery Management Branch, Ernakulam (Ph. No. 0484 - 2353072 / 2353071) E-mail: [cb2875@canarabank.com](mailto:cb2875@canarabank.com) during office hours on any working day.

Portal of E-Auction: <https://baanknet.com>

**Date : 24/06/2026**

**Place : Ernakulam**

**AUTHORISED OFFICER  
CANARA BANK**

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**ए आर एम शाखा /ARM Branch**

**2<sup>nd</sup> Floor Canara Bank Building Chittoor Road, Ernakulam South, एरणाकुलम / Ernakulam - 682016  
PH:0484-2353072,2353071 ; Email:cb2875@canarabank.com**

**ASSET RECOVERY MANAGEMENT BRANCH  
DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE**

1. Name and Address of the Secured Creditor : Canara Bank, ARM Branch,  
2<sup>nd</sup> Floor, Canara Bank Building,  
Chittoor Road, Ernakulam South - 682 016  
(Ph.No.0484 - 2353072 / 2353071)
  
2. Name and Address of the Borrowers and Guarantors :
  - 1) Mr.Heaven Dino,  
S/o Mr.John K.R.,  
Building No.450,  
Flat No.401, Shabiya 10, Mussafah,  
United Arab Emirates.
  
  - 2) Mr.Heaven Dino,  
S/o Mr.John K.R.,  
Karipperry House, Near J U P School,  
Panthalloor, Nellore PO,  
Thiruvananthapuram, Kerala 680305
  
  - 3) Mrs.Varna Heaven,  
W/o Mr.Heaven Dino,  
Building No.450,  
Flat No.401, Shabiya 10, Mussafah,  
United Arab Emirates.
  
  - 4) Mrs.Varna Heaven,  
W/o Mr.Heaven Dino,  
Karipperry House, Near J U P School,  
Panthalloor, Nellore PO,  
Thiruvananthapuram, Kerala 680305
  
  - 5) Mr.John K.R.,  
S/o Mr.Rappai,  
Karipperry House,  
Near J U P School,  
Panthalloor, Nellore PO,  
Thiruvananthapuram, Kerala 680305
  
- 1) Total liabilities as on 31/12/2025 : ₹ 66,84,879.66/- (Rupees Sixty Six Lakhs Eighty Four Thousand Eight Hundred Seventy Nine and Paise Sixty Six Only) Plus further interest thereon along with suit expenses, incidental charges and other legal charges.
  
- 2) (a) Mode of Auction : Online Auction (E-Auction)  
 (b) Details of Auction service provider : M/s PSB Alliance (BAANKNET)  
 Help Desk Number : 8291220220  
[support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com)  
  
 (c) Date & Time of Auction : 21/07/2026 & Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

- (d) Portal of E-Auction : <https://baanknet.com>
- 3) Reserve Price : Rs.10,60,000/-(Rupees Ten Lakhs Sixty Thousand Only)  
(Only the bids with minimum 1 incremental offer above reserve price will be accepted)

**OTHER TERMS AND CONDITIONS**

- a. The property will be sold in “as is where is, as is what is and whatever there 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 Authorised Officer, on **15/07/2026** between 11:00 A.M. & 4:00 P.M.
- d. 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.
- e. Intending bidders if applicable 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 (BAANKNET)**, Help Desk Number: **8291220220**, Email id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com).
- f. 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 (BAANKNET)**, Help Desk Number: **8291220220**, Email id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com).
- g. 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 **well before 20/07/2026 up to 05:00 PM**.
- h. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **20/07/2026, 05:00 PM**, to Canara Bank, Asset Recovery Management Branch, Ernakulam by hand or by email.
  - i. Details of payment in e-wallet & Bidder's A/c details.
  - 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.
- i. EMD deposited by the unsuccessful bidder shall be refunded to them. 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.10,000 (Rupees Ten 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 which shall be deposited through RTGS/ NEFT/ Fund transfer to credit of account of Canara Bank, **ARM Branch Ernakulam, 209272434 IFSC code: CNRB0002875**. If the successful bidder fails to pay the sale price, the deposit made by

