

ANNEXURE -III
CANARA BANK

COVERING LETTER TO SALE NOTICE

REF/0779662000016 / AUG26

Date: 18-07-2026

To

Girish Ganga Kizhakkedathu Gangabhavan Thiruvanchoor Kottayam PINCODE: 686019	Sailaja K A Kizhakkedathu Gangabhavan Thiruvanchoor Kottayam PINCODE: 686019
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Dear Sir,

Sub: **Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.**

As you are aware, I on behalf of **Canara Bank MANARCAD Branch** have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13 (4) of the Subject Act in connection with outstanding dues payable by you to our **MANARCAD Branch** of Canara Bank.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

कुल कनरा बैंक
For CANARA BANK

पाधकृत अधिकारी Authorised Officer
Authorised Officer,

Canara Bank



वसूली व विधि अनुभाग
क्षेत्रीय कार्यालय
कोट्टायम-686028

RECOVERY SECTION
REGIONAL OFFICE
KOTTAYAM – 686028

☎: 9446432362
✉: rotrrec@canarabank.com
Web : www.canarabank.com

**CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE**

**E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE
SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT
OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 Canara Bank , will be sold on AS is where is", As is what is" , and Whatever there is" on **20-08-2026, for recovery of Rs. 16,88,009.26 (Rupees Sixteen Lakh Eighty Eight Thousand Nine and Twenty Six Paise Only)** as on date plus interest from **29.06.2026**, cost and legal charges thereon from **Sri Girish Ganga and Smt Shailaja K A**. The reserve price will be **Rs.16,58,000 (Rupees Sixteen Lakh Fifty Eight Thousand Only)** and the earnest money deposit will be **Rs.1,65,800 (Rupees One Lakh Sixty Five Thousand Eight Hundred Only)**

1 Name and Address of the Secured Creditor	Canara Bank MANARCAD Branch
2 Name and Address of the Borrower & Guarantor	Sri. Girish Ganga KizhakkedathuGangabhavan Thiruvanchoor Kottayam PINCODE: 686019 Smt. Sailaja K A KizhakkedathuGangabhavan Thiruvanchoor Kottayam PINCODE: 686019
3 Total liabilities as on date	Rs. 16,88,009.26 (Rupees Sixteen Lakh Eighty Eight Thousand Nine and Twenty Six Paise Only) as on date plus interest from 29.06.2026, cost and legal charges thereon)
4 a) Mode of Auction	E-Auction
b) Details of Auction service provider	M/s PSB Alliance Pvt. Ltd (BAANKNET)
c) Date & Time of Auction	20-08-2026, 2 pm to 4pm
d) Place of Auction	E-Auction
5 Details of Property/ies	All that part and parcel of property having an extent of 4.05 ares and the residential building comprised in Re.Sy.No. 560/10-1-3, Block no.33 in Manarcadu Village, Kottayam Taluk, Kottayam District in the name of Smt. Sailaja K A. Boundaries

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	North: Road South: Property of George East: Road West: Property of Raju CERSAI ID : 400016200577
6 Reserve Price	Rs.16,58,000 (Rupees Sixteen Lakh Fifty Eight Thousand Only)
7 Earnest Money Deposit	Rs.1,65,800 (Rupees One Lakh Sixty Five Thousand Eight Hundred Only)
8 The property can be inspected Date & Time	On 19-08-2026 , 2 pm to 4 pm
9 Details of Encumbrance	Not Known
10 Details of Litigation	Not Known

Other terms and conditions :

a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on **19.08.2026 from 2 pm to 4 pm.**

d. Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like operative PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 7046612345/6354910172/8291220220/9892219848/8160205051, Email:support.BAANKNET@psballiance.com).

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.1,65,800 (Rupees One Lakh Sixty Five Thousand Eight Hundred Only)** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly (online) or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before **20.08.2026, 1:00 pm.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g. The incremental amount/price during the time of each extension shall be Rs.10000/- (incremental price) and time shall be extended to 5 minutes when valid bid received in last minutes.

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h. 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 same day and or not later than next working day and the balance 75% amount of sale price to be deposited 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

j. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.

k. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, **Manarcaud Branch**, IFSC Code **CNRB0000779** (Branch IFSC Code).

l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

m. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

n. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.

p. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on **19.08.2026 from 2 pm to 4 pm**.

q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.

r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may

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accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice

s. For further details The Divisional Manager RLFP Section Regional Office Kottayam , Mobile No - 9446432362 may be contacted during office hours on any working day. The service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No 7046612345 / 6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com

Place: Manarcaud

Date: 18-07-2026

कृते केनरा बैंक
For CANARA BANK

प्राधिकृत अधिकारी
Authorised Officer
Canara Bank



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