

SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH 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 Legal Heirs of the deceased Borrower(s) and Guarantor(s) that the below described immovable property mortgaged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29/08/2026 for recovery of Rs. 24,38,342.26 /- (Twenty-Four Lakh Thirty-Eight Thousand Three Hundred and Forty-Two Rupees and Twenty-Six Paise Only), as on 10/08/2026 and further interest and other expenses due to the Canara Bank, from Borrowers/Guarantors Ramees T, Dharu Rahma, Chonnedath Kaadu, Chorukkala PO, Kurumathur, Taliparamba 670142 and Smt Khamarunnisa, Dharu Rahma, Chonnedath Kaadu, Chorukkala PO, Kurumathur, Taliparamba 670142.

The reserve price will be Rs.23,00,000/- (Twenty-Three Lakh Rupees Only) and the earnest money deposit will be Rs.2,30,000 (Two Lakh Thirty Thousand Rupees Only).

Details and full description of the immovable properties

All that part and parcel of the property consisting of 0.0315 hectares of land and residential building with all other improvements thereon in RS No 79/109 (Old S No 36) of Kurumathur Amsom, Kanichamal Desom, Taliparamba Taluk, Kannur District owned by Smt Khamarunnisa with boundaries:

East- Property of Sainaba
 South- Property of Krishnan
 West - Property of Abid
 North - Private road (3 mtr width)

For Detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank Website (www.canarabank.bank.in) or may contact Authorized Officer ARM Branch, Kozhikode, mail id : cb7594@canarabank.com, Ph: 9188406941

Date:11.08.2026
 Place: Kozhikode


 Authorized Officer
 CANARA BANK

*Excluding movables

കോഴിക്കോട് സ്പെഷലൈസ്ഡ് അംഗീകൃത ബ്രാഞ്ച്, ഒന്നാം നില, ഹോട്ടലിനോട് ചേർന്നായി, മാവേലിമംഗലം, കോഴിക്കോട്-673001 കേരളം	आस्तिवस्तुप्रबन्धनकोडीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावुसरोड, कोडीकोड-673001 केरल	CONFIDENTIAL SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1.	Name and Address of the Secured Creditor	Canara Bank ARM Branch, Opposite National Hospital, Foura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001
2.	Name and Address of the Borrowers /Guarantors	1)Ramees T, Dharu Rahma, Chonnedath Kaadu Chorukkala PO, Kurumathur, Taliparamba, 670142 2)Smt Khamarunnisa, Dharu Rahma, Chonnedath Kaadu Chorukkala PO, Kurumathur, Taliparamba, 670142
3.	Total liabilities as on 10.08.2026	Rs. 24,38,342.26 /-(Twenty- Four Lakh Thirty-Eight Thousand Three Hundred and Forty-Two Rupees and Twenty- Six Paise Only), as on 10/08/2026 and further interest and other expenses due to the Canara Bank, from Borrowers/Guarantors
4.	(a) Mode of Auction	Online
	(b) Details of Auction Service Provider	M/s PSB Alliance (BAANKNET) Helpdesk No.: 8291220220 E mail support.BAANKNET@psballianc e.com Website: https://baanknet.com/
	(c) Date & Time of e-auction :	29.08.2026 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.	Details or Property/ies	All that part and parcel of the property consisting of 0.0315 hectares of land and residential building with all other improvements thereon in RS No 79/109 (Old S No 36) of Kurumathur Amsom,

- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- (Ten Thousand Rupees Only) (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.10,000/- (Ten Thousand Rupees Only) (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.
- 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 Authorized 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 ARM Branch Kozhikode, IFSC Code CNRB0007594.
- 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 separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് ആർ.എം.ബ്രാഞ്ച്, ഒന്നാം നില, ഹോട്ടൽ ഫോറാ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	ഓസ്ട്രേലിയൻ ബാങ്ക് കോഴിക്കോട് ഫസ്റ്റ് ഫ്ലോർ, ഹോട്ടൽ ഫോറാ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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- 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 any working day between 10.00 AM and 5.00 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 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 ARM Branch Kozhikode (Ph. No. 9188406941) may be contacted during office hours on any working day, e-mail id cb7594@canarabank.com OR the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, 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: Kozhikode
Date : 11.08.2026


 AUTHORISED OFFICER
 CANARA BANK

കോഴിക്കോട് സ്പെഷലൈസ്ഡ് ബ്രാഞ്ച്, ഹോട്ടൽ ഫോറാ, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	ഏരിയ സ്പെഷലൈസ്ഡ് ബ്രാഞ്ച് ഫോറാ ഫ്ലോർ, ഹോട്ടൽ ഫോറാ, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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