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 provision 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 possession of which has been taken by the Authorized Officer of **Neyyattinkara I** Branch of the Canara Bank., **will be sold on "As is where is", "As is what is", and " Whatever there is" on 19-09-2026 for recovery of Rs. 21,78,038.61 (Rupees Twenty One Lakhs Seventy Eight Thousand Thirty Eight and Paise Sixty One Only)** plus interest along with suit expenses and other charges due to **Neyyattinkara I Branch of Canara Bank** from

M/s JEWEL FURNITURE Proprietor Mr JIJU C 26/675 J A BHAVAN VARIKKAPLAVILA RAMESWARAM AMARAVILA P O NEYYATTINKARA THIRUVANANATHAPURAM KERALA 695122 PH NO: 9995195905	**Mr JIJU C VARIKKA PLAVILA VEEDU, RAMESWARAM AMARAVILA P.O NEYYATTINKARA THIRUVANANTHAPURAM KERALA 695122 PH NO: 9995195905**	**Mr CHELLAPPAN VARIKKA PLAVILA VEEDU, RAMESWARAM AMARAVILA P.O NEYYATTINKARA THIRUVANANTHAPURAM KERALA 695122 PH NO: 9895583397**

The reserve price will be **Rs.30,00,000/- (Rupees Thirty Lakhs Only) and the earnest money deposit will be Rs.3,00,000/- (Rupees Three Lakhs Only)**.

The Earnest Money Deposit shall be deposited on or before **18-09-2026 at 5.00 pm.**

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

All that part and parcel of 3.00 ares of land and building in Re Sy No :186 in Block No:63 Neyyattinkara Village, Neyyattinkara Taluk, Thiruvananthapuram district owned by JIJU C.

All that part and parcel of 0.05 ares of land and building in Re Sy No :96/2 in Block No:63 Neyyattinkara Village, Neyyattinkara Taluk, Thiruvananthapuram district owned by JIJU C.

Boundaries as per location sketch for both as one

North: Property of Stephen.
South: Private Road.
East: Property of Jisha and Girija.
West: Property of Rabi.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or service provider M/s PSB Alliance Ltd (baanknet), E-mail id: support.BAANKNET@psballiance.com and website https://baanknet.com or may contact Manager, Canara Bank, **Neyyattinkara I** Branch Ph. No.8281991351 during office hours on any working day.

Date: 05-08-2026 | **Authorised Officer**
Place: Trivandrum | **CANARA BANK**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1	Name and Address of the Secured Creditor	Canara Bank, **Neyyattinkara I** (Branch)
2	Name and Address of the Borrower(s)	Borrower(s)/Guarantor(s) **M/s JEWEL FURNITURE Proprietor Mr JIJU C 26/675 J A BHAVAN VARIKKAPLAVILA RAMESWARAM AMARAVILA P O NEYYATTINKARA THIRUVANANATHAPURAM KERALA 695122 PH NO: 9995195905** **Mr JIJU C VARIKKA PLAVILA VEEDU, RAMESWARAM AMARAVILA P.O NEYYATTINKARA THIRUVANANTHAPURAM KERALA 695122 PH NO: 9995195905** **Mr CHELLAPPAN VARIKKA PLAVILA VEEDU, RAMESWARAM AMARAVILA P.O NEYYATTINKARA THIRUVANANTHAPURAM KERALA 695122 PH NO: 9895583397**
3	Total liabilities as on date	**Rs.21,78,038.61 (Rupees Twenty One Lakhs Seventy Eight Thousand Thirty Eight Hundred and Paise Sixty One Only)** plus interest along with suit expenses and other charges due.
	a. Mode of Auction	E-Auction (Online)
	b. Details of Auction service provider	M/s PSB Alliance Ltd (baanknet). E-mail id: **support.BAANKNET@psballiance.com** Website: **http://baanknet.com**
	c. Date & Time of Auction	**19-09-2026** 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	**http://baanknet.com**
4	Reserve Price	**Rs.30,00,000/- (Rupees Thirty Lakhs Only)** .
5	Earnest Money Deposit (EMD)	**Rs.3,00,000/- (Rupees Three Lakhs Only)**.
6	Last Date for receipt of EMD	**18-09-2026**

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", 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 **http://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 any working day 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. The intending bidders should register their names at portal **http://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 BAANKNET (M/s PSB Alliance Pvt. Ltd), Contact No. 8291220220, Email: support.BAANKNET@psballiance.com.
f. 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 on or before **18-09-2026 upto 5.00 pm**.
g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **18-09-2026 upto 5.00 pm**, to Canara Bank, **Neyyattinkara I** Branch, by hand or by email.
   a. Details of transaction of EMD Deposit.
   b. 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.
   c. Bidders Name. Contact No. Address, E Mail Id.
   d. 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 Regional Office or

Neyyattinkara I Branch who, as a facilitating centre, shall make necessary arrangements.

For further details, Canara Bank **Neyyattinkara I** (Ph. No. 8281991351) may be contacted during office hours on any working day, e-mail id **cb716@canarabank.com** OR the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), Contact No. 8291220220, 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: Trivandrum **AUTHORISED OFFICER**

Date: 05-08-2026 **CANARA BANK**