



APPENDIX XXXII
CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: ROMPM/R&L/SALE/18/2026-27

Date: 23.09.2026

To

Mr. Radhakrishnan M K
(Guardian of Kumari Arda and Kumari Gadha both daughter of Mr. Late Padmakumar)
Mandapathilkandi Nirmalyam
Pariyapuram Post Tanur
Malappuram 676302

Madam/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, 20021.

As you are aware, I on behalf of Canara Bank Nannambra 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 Nannambra Branch of Canara Bank. The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

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,

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE



APPENDIX XXXI

(Auction Sale Notice for Immovable properties)

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) & 9 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/symbolic possession of which has been taken by the Authorised Officer of **Canara Bank Nannambra Branch**, Secured Creditor, will be sold on AS is where is", As is what is", and Whatever there is" on **30.10.2026** (mention date of sale), for recovery of **Rs. 7,31,020/- (Rupees Seven lakhs thirty one thousand and twenty only)** as on **23.09.2026 plus interest, other expenses and charges** due to the Secured Creditor from **Mr. Radhakrishnan M K** (mention name of borrower/guarantor (s)). The reserve price will be **Rs.29,00,000/- (Rupees Twenty Nine lakhs Only)** and the earnest money deposit will be **Rs. 2,90,000/- (Rupees Two lakhs ninety thousand Only)**.

1	Name and Address of the Secured Creditor	Canara bank Nannambra Branch Shop No.V/305-B 17, I Floor, Kaniyeri Towers, Venniyoortanur Road, Theyyala PO, Via: Tanur, Nannambra B.O Pin Code : 676320
2	Name and Address of the Borrower & Guarantor	Mr. Radhakrishnan M K (Guardian of Kumari Arda and Kumari Gadha both daughter of Mr. Late Padmakumar) Mandapathilkandi Nirmalyam Pariyapuram Post Tanur Malappuram 676302
3	Total Liabilities as on 23.09.2026	Rs. 7,31,020/- (Rupees Seven lakhs thirty one thousand and twenty only) plus interest, other expenses and charges due to the Secured Creditor from Mr. Radhakrishnan M K
4	a) Mode of Auction b) Details of Auction Service Provider e) Date & Time of Auction f) Place of Auction	E-Auction M/s. PSB Alliance (Baanknet) 30.10.2026 & 11.00AM to 12.00PM Online



5	Details of Properties	All that part and parcel of property of 10 cent of land and Residential building in Sy no. 60/4-2, in Pariyapuram Village, Tirur Taluk Malappuram District in the name of Late Nisha T Boundaries: East: Property in the possession of A N Narayanan North: Property in the possession of Kattungal Kalathil Radhakrishnan West: Property in the possession of Kattungal Kalathil Radhakrishnan South: Property in the possession of Kattungal Kalathil Radhakrishnan
6	Reserve Price (Please note to mention separately for each property)	Rs.29,00,000/- (Rupees Twenty Nine lakhs Only)
7	Earnest Money Deposit	Rs. 2,90,000/- (Rupees Two lakhs ninety thousand Only)
8	The property can be inspected Date & Time	26.10.2026 & 10:00 AM to 5:00 PM

9 Other terms and conditions :

a. The property/ies will be sold in AS is where is", As is what is", and Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below). After deposit of EMD, if bidders 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 **26.10.2026 & 10:00 AM to 5:00 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 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/



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, Maintenance charges, license fee and other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidders 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.

o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to 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 **26.10.2026 from 10:00 A.M. to 5:00 P.M.**

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 action, 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 Sivakumar S P (Name of Nodal Officer & its team CO/RO/Branch, Ph. No. Mobile - 9446998401) 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./ support.ebkray@procure247.com).

Place: Malappuram

Date: 23.09.2026

Authorised Officer
Canara Bank