केनरा बैंक Canara Bank
सिंडिकेट Syndicate

KUZHITHURAI - BRANCH

COVERING LETTER TO SALE NOTICE

Ref: RO TVL/AUCTION/10-02/2026-27 Date: 09/11/2026

To,

Mr. JAYAN
C/O JOHNROSE
34 143 MUTHAPPAN CODE
ANDUCODE
VILAVANCODE
KANNIYAKUMARI-629168

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.

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As you are aware, I on behalf of **Canara Bank Kuzhithurai 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 **Kuzhithurai 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

Internal

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

KUZHITHURAI BRANCH

E-Auction Sale Notice for Sale of Immovable Assets 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 effect that the immovable properties described herein, taken possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold by holding public auction.

1	Name and Address of the Secured Creditor	Canara Bank Kuzhithurai Branch
2	Name and Address of the Borrower/ Guarantor	Mr. JAYAN C/O JOHNROSE 34 143 MUTHAPPAN CODE ANDUCODE VILAVANCODE KANNIYAKUMARI-629168
3	Total liabilities	Rs. 4,57,837.35/- on 10/10/2026 and further interest thereon from 11/10/2026 + Cost
4 a) b) c) d)	Mode of Auction: Details of Auction service provider: Date & Time of Auction: Portal of E-Auction:	Online Auction (E-Auction) M/s. PSB Alliance (BAANKNET), (Mobile.no **7046612345/6354910172/8291220220**) Email - **support.baanknet@psballiance.com** **27/11/2026 & 12.00 p.m. to 02.00 p.m.** **www.baanknet.com**
5	Details of Properties: Name of the Title Holder: **Mr.Jayan**	All the parts and parcel of the properties and structures situated at Marthandam Registration District, Palukal Sub Registration, Anducode panchayat in Anducode-B Village, A House plot of RS No:239/10B correlated to Old survey no 736/1 of 4.700 cents and the building.(Patta no:102). **Boundaries** North :Property of Anthony East :Common pathway South:Property of Vins & Common Pathway West :Property of Thobiyas

Internal

6 a)	**Reserve Price**	The reserve price will be **Rs. 11,15,000/-** (Rupees Eleven Lakh Fifteen Thousand Only)
b)	**EMD & last date of deposit of EMD:**	Earnest money deposit will be **Rs.1,11,500/-** (Rupees One lakh eleven thousand five hundred only). The Earnest Money Deposit shall be deposited on or before **21/11/2026** at 4 pm.
7	**Other terms and conditions: The property/ies will be sold in "As is Where is" and As is What is" condition , including encumbrances if any.(There are no encumbrances to the knowledge of bank . For details of encumbrance contact the undersigned before deposit of the Earnest money Deposit refer 7(d) below.**	
a)	Auction/bidding shall be only through "Online Electronic Bidding" through the Online Electronic Bidding" through the website **support.baanknet@psballiance.com** Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.	
b)	The property can be inspected with prior appointment of Branch / Authorized Officer.	
c)	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.	
d)	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 **4.00 p.m.** of **21/11/2026.**	
e)	Intending bidders 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),** **Mobile : 7046612345 / 6354910172 / 8291220220** Email : **support.baanknet@psballiance.com**	
f)	After payment of the EMD amount through M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan the intending bidders should submit a copy of the following documents/details on or before **4.30 p.m.** of **23/11/2026** to **Canara Bank, Kuzhithurai Branch**, **by email**. i) 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. ii) Bidders Name, Contact No., Address, E Mail Id.	
g)	The intending bidders should register their names at portal **www.baanknet.com** and get their User ID and password free of cost. **M/s PSB Alliance (BAANKNET),** **Mobile : 7046612345 / 6354910172 / 8291220220** Email : **support.baanknet@psballiance.com**	
h)	EMD deposited by the unsuccessful bidder shall be refunded to them. 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. 10,000.00 (The amount can be decided by the Authorized Officer	

Internal

	depending upon the value of the property with a minimum of Rs. 10000 as incremental value). 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, 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 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
l)	All charges for conveyance, stamp duty/GST registration charges 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)	For further details contact **Authorized Officer**, **Canara Bank , Kuzhithurai branch**, Ph: 9489046276 or Regional Office Tirunelveli (Ph No. 0462 – 2555083) or For further details contact **Authorised Officer, Canara Bank, Kuzhithurai branch** (Cell No. 9489046276) E-mail id : cb0960@canarabank.com OR the service provider **M/s PSB Alliance (BAANKNET),** **Mobile : 7046612345 / 6354910172 / 8291220220** Email:**support.baanknet@psballiance.com**

Place: Tirunelveli

Date : 09/11/2026

Authorized Officer

Canara Bank

Internal