കനറാ ബാങ്ക് केनरा बैंक Canara Bank

Syndicate

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 Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged 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 30.11.2026 for recovery of Rs.2,26,18,369.71/-(Rupees Two Crore Twenty Six lakh Eighteen Thousand Three Hundred Sixty Nine and paisa Seventy One Only)as on 04.11.2026 and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers:

(1) Mr. Ramesh M S/o Mukundan nair Prasoothi Villa,Koonathara P O Palakkad 679523

(2) Mrs. Nisha Ramesh,W/o Ramesh,Prasoothi Villa,Koonathara P O, palakkad 679523

The reserve price will be Rs.74,30,000/- (Rupees Seventy-Four Lakh Thirty Thousand only) and the earnest money deposit will be Rs. 7,43,000/- (Rupees Seven Lakh Forty-Three Thousand Only) for Property I

Rs.13,81,000/-(Rupees Thirteen lakh Eighty-One Thousand Only) and earnest money deposit will be Rs.1,38,100/- (Rupees One Lakh Thirty-Eight Thousand One Hundred Only) for Property II

Rs.43,52,000/-(Rupees Forty-Three Lakh Fifty-Two Thousand Only) and earnest money deposit will be Rs.4,35,200/- (Rupees Four lakh Thirty-Five Thousand Two Hundred Only) for Property III

Details and full description of the immovable properties:

Property details:		**OWNER DETAILS**
Property I: All that part and parcel of land measuring 8.13 cents along with 2352 Sq Ft residential building in Survey No:44/4 Koonathara Amsom and Desom,Vaniyamkulam I Village,Vaniyamkulam Panchayath,Ottapalam Taluk,Palakkad District		Mr.Ramesh M
Boundaries:		
East: Share sold to Indira South: property of Suresh,PWD Road	North: property of Prabhakaran West:Plot of Unnikrishnan and Suresh	

Property details:	**OWNER DETAILS**
Property II All the part and parcel of 5 ¼ cents of land along with workshop building in Survey No:114/8,Koonathara Amsom and Desom,Vaniyamkulam I villge,Vaniyamkulam Panchayath,Ottapalam Taluk,Palakkad District	Mr.Ramesh M

A R M BRANCH, KOZHIKODE , Opposite National Hospital, Faura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001 cb7594@canarabank.com Ph. 9188406941

Boundaries:		
East:property of krishnankutty and Anandan North:Private Way	West: Panchayath Road South: Property of Krishnankutty	

Property details:		OWNER DETAILS
Property III: All the part and parcel of 22.74 cents of land situated at Survey No:63/1, karakkad Amsom,Eruppe Desom,Shoranur I Village,Ottapalam taluk Palakkad District		Mr.Ramesh M
Boundaries:		
East: Municipal Road North:Thodu and property of Balan	West:Property of Prakash South: Property of Saritha and Sreeja	

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

For Canara Bank
Authorised Officer
A R M Branch Kozhikode

04.11.2026
Kozhikode

Authorized Officer
Canara Bank

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)Mr. Ramesh M S/o Mukundan nair Prasoothi Villa,Koonathara P O Palakkad 679523* *(2)Mrs. Nisha Ramesh,W/o Ramesh,Prasoothi Villa,Koonathara P O, palakkad 679523*
3.	Total liabilities as on date	Rs.2,26,18,369.71/-(Rupees Two Crore Twenty Six lakh Eighteen Thousand Three Hundred Sixty Nine and paisa Seventy One Only)as on 04.11.2026
4.	(a) Mode of Auction	Online

	(b) Details of Auction Service Provider	M/s PSB Alliance (BAANKNET) Helpdesk No.: 8291220220 E mail support.BAANKNET@psballiance.com Website: https://baanknet.com/		
	(c) Date & Time of e-auction:	**30.11.2026 between 12.00 PM and 13.00 PM** (With unlimited extension of 5 minutes duration each till sale is concluded)		
	(d) Place of auction	Online through website https://baanknet.com/		
5.	Details of Property/ies	**Property I**: All that part and parcel of land measuring 8.13 cents along with 2352 Sq Ft residential building in Survey No:44/4 Koonathara Amsom and Desom,Vaniyamkulam I Village,Vaniyamkulam Panchayath,Ottapalam Taluk,Palakkad District **Property II** All the part and parcel of 5 ¼ cents of land along with workshop building in Survey No:114/8, Koonathara Amsom and Desom,Vaniyamkulam I villge,Vaniyamkulam Panchayath,Ottapalam Taluk,Palakkad District **Property III**: All the part and parcel of 22.74 cents of land situated at Survey No:63/1, karakkad Amsom,Eruppe Desom,Shoranur I Village,Ottapalam taluk Palakkad District		
6.	Reserve Price of Property:	Rs.74,30,000/- (Rupees Seventy-Four Lakh Thirty Thousand only) for Property I	Rs.13,81,000/- (Rupees Thirteen lakh Eighty-One Thousand Only) for property II	Rs.43,52,000/- (Rupees Forty-Three Lakh Fifty-Two Thousand Only) for Property III
7.	Earnest Money Deposit EMD)	Rs. 7,43,000/- (Rupees Seven Lakh Forty-Three Thousand Only) for Property I	Rs.1,38,100/- (Rupees One Lakh Thirty-Eight Thousand One Hundred Only) for Property II	Rs.4,35,200/- (Rupees Four lakh Thirty-Five Thousand Two Hundred Only) for Property III
		To be paid on or before 30.11.2026 **before 12.00 PM**		
8.	The property can be inspected Date & Time	with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM		
9.	Details of Encumbrance	Not to the knowledge of the bank till date		
10.	Details of Litigation	Physical Possession Taken		

11. 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/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 at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorized office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) 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, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 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 digilocker 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 8291220220, Email:support.baanknet@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) Rs. 7,43,000/- (Rupees Seven Lakh Forty-Three Thousand Only) for Property I, Rs.1,38,100/- (Rupees One Lakh Thirty-Eight Thousand One Hundred Only) for Property II, Rs.4,35,200/- (Rupees Four lakh Thirty-Five Thousand Two Hundred Only) for Property III respectively being of 10% of the Reserve Price 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 30.11.2026 12.00PM

f. Auctions would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/- (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 must 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 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.50,000/- (incremental price) and time shall be extended to 5 (minutes) when valid bid received at the last minute.

h. Sale shall be confirmed in favor 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 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 favor 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 of 1% of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST is 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 assets 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 after 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 Authorized Officer.

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

For Canara Bank
Authorised Officer
A.R.M Branch Kozhikode

Place: Kozhikode
Date: 04.11.2026

AUTHORISED OFFICER
CANARA BANK