केनरा बैंक Canara Bank
सिंडिकेट Syndicate

APPENDIX XXXII

CANARA BANK

COVERING LETTER TO SALE NOTICE

Ref: ROMPM/R&L/SALE/2026-27/NOV/7

Date: 06.11.2026

To

1.Mrs. Jini Kavungal **W/o Santhosh Kumar Mattayi House** **Palakkathadom Mankada** **Malappuram -679234**	**2.Mr. Santhosh Kumar** **S/o Kuttan Mattayi House** **Palakkathadom Mankada** **Malappuram -679234**

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.

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

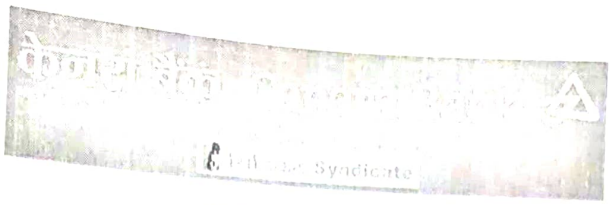
Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice containing terms and conditions of the sale.

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 Malappuram Main Branch,** Secured Creditor, will be sold on AS is where is", As is what is", and Whatever there is" on **30.11.2026** (mention date of sale), for recovery of **Rs. 11,76,527/- (Rupees Eleven lakhs seventy six thousand five hundred and twenty seven only) as on 06.11.2026 plus interest, other expenses and charges** due to the Secured Creditor from **Mrs. Jini Kavungal and Mr. Santhosh Kumar** (mention name of borrower/guarantor (s). The reserve price will be **Rs.12,50,000/- (Rupees Twelve lakhs Fifty thousand Only)** and the earnest money deposit will be **Rs. 1,25,000/- (Rupees one lakhs twenty five thousand Only).**

1	Name and Address of the Secured Creditor	Canara bank **Malappuram Main** Branch 19/300Q, City Centre, Perinnthalamanna Road, Uphill, Malappuram H.O, Malappuram Pin Code - 676505
2	Name and Address of the Borrower & Guarantor	**1.Mrs. Jini Kavungal** **W/o Santhosh Kumar Mattayi House Palakkathadom Mankada Malappuram -679234** **2.Mr. Santhosh Kumar** **S/o Kuttan Mattayi House Palakkathadom Mankada Malappuram -679234**
3	Total Liabilities as on 06.11.2026	**Rs. 11,76,527/- (Rupees Eleven lakhs seventy six thousand five hundred and twenty seven only) plus interest, other expenses and charges** due to the Secured Creditor from **Mrs. Jini Kavungal and Mr. Santhosh Kumar**
4	a) Mode of Auction b) Details of Auction Service Provider e) Date & Time of Auction	**E-Auction** **M/s. PSB Alliance (Baanknet)** **30.11.2026 & 11.00AM to 12.00PM**

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	f) Place of Auction	**Online**
5	Details of Properties	All that part and parcel of property of 7 cent of land and Residential building in Re sy no 71/1 in. Mankada Village, Perinthalmanna Taluk Malappuram District in the name of **Mrs. Jini Kavungal** Boundaries as per Map: **East**: Irattengal Vineesh, Vineeth **North**: Uduppalasseri George **West**: Thachambath Habeeba **South**: Way having a width of 10 feet.
6	Reserve Price (Please note to mention separately for each property)	**Rs.12,50,000/- (Rupees Twelve lakhs Fifty thousand Only)**
7	Earnest Money Deposit	**Rs. 1,25,000/- (Rupees one lakhs twenty five thousand Only).**
8	The property can be inspected Date & Time	24.11.2026 & 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 **24.11.2026 & 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/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com.



e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs. 1,25,000/- (Rupees one lakhs twenty five thousand Only).** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly on or before **27.11.2026 at 5.00 PM**.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000.00 (Rupees Ten Thousand 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/- (Rupees Ten Thousand Only)** (incremental price) and time shall be extended to **5 (Five) (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 Authorised 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, **Malappuram Main** Name of Branch, IFSC Code **CNRB0000755** (Branch IFSC Code).

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

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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 assest 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 **24.11.2026 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.

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

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: 06.11.2026

Authorised Officer
Canara Bank