केनरा बैंक Canara Bank
सिंडिकेट Syndicate

Varam Branch (DP CODE: 14241)
Ground Floor, K V Building, Kannur-Mattannur Road, Edakkad Block, Varam-670594
(Mobile: 9495004241, Email: cb14241@canarabank.com)

Ref No: 323/6946/SALE/1/2026-27 Date: 28.10.2026

**(Auction Sale Notice for Immovable properties)**

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

**SALE NOTICE**

**AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER RULES 8(6) & 9 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, Varam Branch (DP CODE: 14241)** |
| 2 | **Name and Address of the Borrower** | **1. Mr. Santhosh K**<br>**Parambil House**<br>**Valiyannur North,**<br>**P O Varam, Kannur-670594**<br><br>**2. Mrs. K Shyja**<br>**Valiya Valappil House**<br>**Varam PO, Valiyannur**<br>**Kannur-670594** |
| 3 | **Total liabilities as on 30.09.2026 plus other charges, expenses and interest thereon** | **Rs 7,08,699.59/- (Rupees Seven Lakhs Eight Thousand Six Hundred Ninety Nine and Paisa Fifty Nine Only)** |
| 4 | **A. Mode of Auction** | **E-AUCTION** |
| | **B. Details of Auction service provider** | M/s PSB Alliance(baanknet), website – https://baanknet.com Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr. Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email: - support.baanknet@psballiance.com |
| | **C. Date & Time of Auction** | **30.11.2026;** between **11.00 AM to 11.30 AM** (With unlimited extension of 5 minutes duration each till sale is concluded) |
| | **D. PORTAL of E Auction** | **https://baanknet.com** |

Internal

केनरा बैंक/CANARA BANK वसूली विभाग RECOVERY SECTION

Varam Branch (DP CODE: 14241)
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(Mobile: 9495004241, Email: cb14241@canarabank.com)

| | | |
|---|---|---|
| 5 | **Details of Property/ies** | **All that part and parcel of land measuring 7.39 Ares (18¼ cents ) along with a residential building with all other improvements thereon situated in Old Survey No. 109/2 Re-Survey No. 41/1 of Valiyannur Amsom, Valiyannur Desom, Chelora Panchayath, Kannur Taluk, Kannur Sub District, Kannur District.**<br><br>**Description:**<br>**Maleth chalakizhakke bhagavum vadakke khannavum koodiya parambil thekke bhagam parambil nadu khannathil vadakke bhagam parambil kizhakke bhagam parambum athile sarvathum.**<br><br>**Feet: North: 100, South: 108, East:87, West:67**<br><br>**Boundaries:**<br>**East: Property of Rajan**<br>**North: Property of Pavithran**<br>**West: property of Shamith**<br>**South: Own property & Property of Prameela** |
| 6 | Reserve Price (In Rupees) | **Rs. 30,46,000/- (Rupees Thirty Lakhs Forty Six Thousand Only)** |
| 7 | **Earnest Money Deposit (EMD)** | **Rs. 3,04,600/- (Rupees Three Lakhs Four Thousand Six Hundred Only)** |
| 8 | **Last Date for receipt of EMD** | **On or before 27.11.2026 till 5.00 PM** |

**Other terms and conditions**

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 an to the following conditions:

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 200 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 includi 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 7(d) below).

b. Auction / bidding shall be only through "Online Electronic Bidding" through the websi https://baanknet.com, Bidders are advised to go through the website for detailed terms before takin part in the e-auction sale proceedings.

c. The property can be inspected, with prior appointment with Authorized Officer, on any working da between 10.00 AM to 5.00 PM.

केनरा बैंक CANARA BANK वसूली विभाग RECOVERY SECTION

Internal

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. 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 https://baanknet.com Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr. Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email: -support.baanknet@psballiance.com

f. The intending bidders should register their names at portal https://baanknet.com and get their User ID and password free of cost. The Prospective bidder shall pay EMD amount being 10% of the Reserve Price through the portal in online mode. Prospective bidder may avail online training on e- auction from the service provider M/s PSB Alliance(baanknet), website – https://baanknet.com Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr. Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email: -support.baanknet@psballiance.com.

g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27.11.2026 up to 5.00 PM** to **The Senior Manager, Canara Bank, Varam Branch (DP CODE: 14241)** by hand or by email.

   a. 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.
   b. Bidders Name. Contact No. Address, E Mail Id.
   c. 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 applicable TDS on the sale proceeds and submit the Original Receipt of the TDS certificate to the Bank.***

. All charges for conveyance, stamp duty/ GST and registration charges and TDS etc., as applicable shall be borne by the successful bidder only.

n. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

Internal

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n. In case there are bidders who do not have access to internet but interested in participating the E-Auction, they can approach concerned **The Senior Manager, Canara Bank, Varam Branch (DP CODE: 14241)** who, as a facilitating center, shall make necessary arrangements.

o. For further details **The Senior Manager, Canara Bank, Varam Branch (DP CODE: 14241) Mobile: 9495004241, Email: cb14241@canarabank.com** may be contacted during office hours on any working day OR npacopat@canarabank.com the service provider M/s PSB Alliance(Baanknet), website – https://baanknet.com Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.baanknet@psballiance.com.

**Place: KANNUR**
**Date: 28.10.2026**

**Authorized Officer**
**Canara Bank**

FOR CANARA BANK

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SARFAESI AUTHORISED OFFICER

केनरा बैंक/CANARA BANK
वसूली विभाग
RECOVERY SECTION
क्षेत्रीय कार्यालय, कण्णूर / REGIONAL OFFICE, KANNUR