കനറാ ബാങ്ക് केनरा बैंक Canara Bank

सिंडिकेट Syndicate

BRANCH: PAYANGADI (DP CD: 0730)
NEAR PAYANGADI BUS STAND, PAYANGADI PO, KANNUR 670358.
EMAIL ID: cb0730@canarabank.com, Phone No 0497 2870242

Ref:: 251/6946/SALE/3/2026-27 Date: 11.11.2026

(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, Payangadi Branch (DPC: 0730)**
2	Name and Address of the Borrower :	1. Sri. Radhakrishnan P V, S/o. Narayanan, Pariyatam Veetil, Chemballikundu, Vengara P O, Kannur-670303 2. Sri. Prabhakaran P P, S/o. Anandan, Pandara Purayil House, Thavam PO, via Cherukunnu, Kannur-670301
3	Total liabilities as on 31.10.2026 plus expenses and interest thereon	Rs. 1,88,870.87/- (Rupees One Lakh Eighty Eight Thousand Eight Hundred Seventy and Paisa Eighty Seven Only)
4	Mode of Auction	E-AUCTION
5	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

Internal

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6	Date & Time of Auction	**30.11.2026;** between **11.00 AM to 11.30 AM** (With unlimited extension of 10 minutes duration each till sale is concluded)
7	Portal of E Auction	**https://baanknet.com**
8	Details of Property/ies	UREM of 10 cents of land (Tak 1 and 2) and residential build... R.S No. 125/1 at Vengara Desom, Madai Amsom, Payangadi Division, Kannur District. **Description:** Jamayil Karinkai Kandavum Mattum Enna Aruvi... Enna Peraya Parambil Petta Parambum Sakalavum. **Boundaries (As per location sketch):** East: Property of Smt. Sarojini and others North: Property of Sri Balan West: Property of Sri Prabhakaran South: Property of Sri. Chandran
9	Reserve Price (Rupees)	**Rs. 12,61,000/- (Rupees Twelve Lakhs Sixty One Thousand Only)**
10	Earnest Money Deposit (EMD)	**Rs. 1,26,100/- (Rupees One Lakh Twenty Six Thousand One Hundred Only)**
	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 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 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 7(d) below).

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

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

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.

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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 **Authorized Officer, Canara Bank,** Payangadi Branch (DPCD: 0730) (Ph. No. 9538773068), 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. The bid once submitted cannot be withdrawn and the bidder has to purchase the immovable property for the quoted price in case the same is the highest bid, failing which EMD will be forfeited.

j. 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.

k. 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.

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l. ***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.***

m. 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.

o. In case there are bidders who do not have access to internet but interested in participating the E-Auction, they can approach concerned Regional Office or **Canara Bank,** Payangadi Branch (DPCD: 0730) (Ph. No. 9538773068) who, as a facilitating centre, shall make necessary arrangements.

For further details contact **Authorized Officer, Canara Bank,** Payangadi Branch (DPCD: 0730) (Ph. No. 9538773068), may be contacted during office hours on any working day, e-mail id cb0730@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: 11.11.2026

Authorised Officer
Canara Bank