केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate
REGIONAL OFFICE
SAFE WAY COMPLEX, PIRIVUSALA,
CHANDRANAGAR P.O. PALAKKAD - 678007

To

M/S SKS MESS HALL
Represented by Proprietor SAJY KUMAR M,
8 566 567 MACHINGAL COMPLEX
BEHIND BUS STAND, SHORANUR
PALAKKAD 679 121
MOB :: 917034549986

Mr SAJY KUMAR M
S/o M K MANAPPALLY, SAJEEVAM HOUSE,
KUNNATHAZHATHU, SHORANUR,
PALAKKAD- 679 121
MOB :: 917034549986

E-Auction Sale Notice for Sale of Immovable Properties 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 public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of, SME Kulappully branch of the Canara Bank will be sold on "As is where is", "As is what is", and " Whatever there is" on **27/11/2026** for recovery of **₹39,84,696.96(Rupees Thirty Nine Lakh Eighty Four Thousand Six Hundred and Ninety Six, Paise Ninety Six)** and interest thereon & Legal expenses and cost due to the SME Kulappully Branch of Canara Bank from Borrower **M/S SKS MESS HALL Represented by Proprietor SAJY KUMAR M, S/o M K MANAPPALLY, SAJEEVAM HOUSE,KUNNATHAZHATHU, SHORANUR, PALAKKAD-679121**

The reserve price for the property will ₹6,00,000.00 **(Rupees Six Lakhs Thousand Only)** and the earnest money deposit will be **₹60,000.00 (Rupees Sixty Thousand Only)**

Canara Bank वसूली अनुभाग Recovery Section पालक्काड Regional Office

Inte
rnal

केनरा बैंक Canara Bank

भारत सरकार का उपक्रम A Government of India Undertaking

सिंडिकेट Syndicate

REGIONAL OFFICE

SAFE WAY COMPLEX, PIRIVUSALA,

CHANDRANAGAR P.O. PALAKKAD - 678007

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED: 09/11/2026

1.	Name and Address of the Secured Creditor		Canara Bank, SME Kulappully
2	Name and Address of the Borrower(s)Guarantor(S)		**M/S SKS MESS HALL Represented by Proprietor SAJU KUMAR M, S/O M K MANAPPALLY, SAJEEVAM HOUSE,KUNNATHAZHATHU, SHORANUR, PALAKKAD-679121**
3	Property in the name of		SAJY KUMAR M
4	Total liabilities as on 31/10/2026		**₹39,84,696.96(Rupees Thirty Nine Lakh Eighty Four Thousand Six Hundred and Ninety Six, Paise Ninety Six)**plus further interest & other costs
5	a) Mode of Auction		ONLINE
	b) Details of Auction service provider		**M/s PSB Alliance Ltd (BAANKNET)** **Contact No.8291220220** **e-mail address: support.BAANKNET@psballiance.com**
	c)Date & Time of Auction		**27/11/2026** Time: 11.00 am to 12.00 pm (with unlimited extension of 10 minutes duration each till the conclusion of the sale.
	d)Portal of E Auction		https://baanknet.com/
	e)Reserve Price		₹6,00,000.00 **(Rupees Six Lakhs Only)**
6	Earnest Money Deposit (EMD) and last date of receipt of EMD		**₹60,000/- (Rupees Sixty Thousand Only) & 26/11/2026 till 5.00 PM**

* Details of Encumbrance & Litigation is not known

7. 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" "Without Recourse" conditions,** including encumbrances, if any. 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. 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 operative 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.

d. The intending bidders should register their names at portal https://baanknet.com/ and get their User ID and password & EMD amount of 10% of the Reserve Price is to be deposited to the Wallet of the Service Provider by way of Debit Card/UPI/NEFT/RTGS. The EMD shall not carry any interest.

केनरा बैंक Canara Bank वसूली अनुभाग Recovery Section पालक्काड Palakkad Regional Office

whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.

n. 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 any working day between 10.00 AM and 5.00 PM before the payment of EMD.

o. 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.

p. At any stage of the auction, 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.

q. In case there are bidders who do not have access to internet but interested in participating the e-Auction, they can approach concerned Circle Office or Regional Office Palakkad who, as a facilitating centre, shall make necessary arrangements.

r. For further details Recovery Section, Regional Office, Palakkad, Canara Bank, (Ph. No 9495694504,9446998424, 9495216239) may be contacted during office hours on any working day, ropkdrec@canarabank.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.

कृते केनरा बैंक For Canara Bank

केनरा बैंक Canara Bank वसूली अनुभाग Recovery Section पालक्काड Regional Office

प्राधिकृत अधिकारी Authorised Officer

Place: PALAKKAD

Date : 09/11/2026

Authorised Officer

CANARA BANK