കനറാ ബാങ്ക് केनरा बैंक Canara Bank
ഒരു ഭാരത സർക്കാർ സ്ഥാപനം भारत सरकार का उपक्रम A Government of India Undertaking
സിന്ഡിക്കേറ്റ് सिंडिकेट Syndicate

REGIONAL OFFICE
SAFE WAY COMPLEX, PIRIVUSALA,
CHANDRANAGAR P.O. PALAKKAD – 678007

To

Mrs PARVATHI KUTTY
W/o AYYAPPAN
CHETTIKUNNATH HOUSE, PANNIYAMKURUSSI
CHERPULASSERY, PALAKKAD 679 503
MOB :: 91 9847148257

Mr AYYAPPAN
CHETTIKUNNATH HOUSE, PANNIYAMKURUSSI
CHERPULASSERY, PALAKKAD 679 503
MOB :: 91 7034233419

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 constructive possession of which has been taken by the Authorized Officer of **CHERPULASSERY** 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 **Rs. 5,77,465.92 (Rupees Five Lakh Seventy Seven Thousand Four Hundred and Sixty-Five, Paise Ninety Two Ony)** and interest thereon & Legal expenses and cost due to the **CHERPULASSERY** Branch of Canara Bank from Borrowers/Guarantors **(1)Mrs Parvathikutty, Chettikunnath house, Panniyamkurussi, Cherpulassery & (2) Mr Ayyappan, Chettikunnath house, Panniyamkurussi, Cherpulassery**

The reserve price for the property will be **Rs 11,00,000/- (Rupees Eleven Lakh Only)** and the earnest money deposit will be **₹1,10,000/- (Rupees One Lakh Ten Thousand Only)**

केनरा बैंक Canara Bank वसूली अनुभाग Recovery Section पालक्काड Regional Office

Internal

കനറാ ബാങ്ക് केनरा बैंक Canara Bank

സിൻഡിക്കേറ്റ് 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, CHERPULASSERY BRANCH
2	Name and Address of the Borrower(s) Guarantor(S)		**Mrs PARVATHI KUTTY** **W/o AYYAPPAN** **CHETTIKUNNATH HOUSE, PANNIYAMKURUSSI** **CHERPULASSERY, PALAKKAD 679 503** **MOB :: 91 9847148257** **Mr AYYAPPAN** **CHETTIKUNNATH HOUSE, PANNIYAMKURUSSI** **CHERPULASSERY, PALAKKAD 679 503** **MOB :: 91 7034233419**
3	Property in the name of		**Mr PARVATHIKUTTY**
4	Total liabilities as on 31/10/2026		**Rs. 5,77,465.92 (Rupees Five Lakh Seventy Seven Thousand Four Hundred and Sixty-Five, Paise Ninety Two Ony) Plus subsequent interest & other cost to bank**
5	a) Mode of Auction		ONLINE
	b) Details of Auction service provider		**M/s PSB Alliance Ltd (BAANKNET)** **Contact No.8291220220** **e-mailaddress: 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		**Rs 11,00,000/- (Rupees Eleven Lakh Only)**
6	Earnest Money Deposit (EMD) and last date of receipt of EMD		**₹1,10,000/- (Rupees One Lakh Ten 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

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

Internal

l. ***For sale proceeds of Rs.50 Lacs and above the successful bidder will have to deduct TDS at the Rate of 1% on the sale proceeds, which shall be payable by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.***

m. * 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 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, 9500254526, 9633975119) 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.

Place: PALAKKAD

Date : 09/11/2026

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

कृते केनरा बैंक For Canara Bank
Authorised Officer
CANARA BANK
प्राधिकृत अधिकारी Authorised Officer