केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(Auction Sale Notice for Sale of Immovable Properties)
HO: BENGALURU
BADIADKA BRANCH (DPCD:14212)

SALE NOTICE

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 PROVISION 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 symbolic possession of which has been taken by the Authorized Officer of Canara Bank, **Badiadka Branch,** will be sold on "As is where is", "As is what is", and "Whatever there is" on **19/12/2026**, for recovery of **Rs. 4,40,910.26/- (Rupees Four Lakhs Forty Thousand Nine Hundred Ten and Paise Twenty Six Only),** and further interest and other expenses due to the Badiadka Branch from the Borrower/ Co-borrower **1.Sri Ummer, Muniyoor House, Kumbdaje P.O, Kasaragod - 671551, and** Guarantors/ Sureties **2. Smt. Ramla V M , W/o. Sri Ummer, Muniyoor House, Kumbdaje P.O, Kasaragod - 671551, 3. Sri. Abdul Khader V M, S/o Sri. Seedi, Muniyoor House, Kumbdaje P.O, Kasaragod - 671551**

Details and full description of the immovable property with known encumbrances if any

Item No.1
All that part and parcel of property to an extent of 20 cents of land with all other improvements thereon in RS 51/2pt of Kumbadaje Village, Kasargod Taluk and Kasargod District in the name of Sri. Ummer and Bounded:
East : Thodu
South : Property of Sukumaran Nambiar &others in R.S No.51/3
West : Item No. 3 property
North : Property of Abdul Khader in R.S No. 47

Item No.2
All that part and parcel of property to an extent of 4 cents of land with all other improvements thereon in RS 51/2pt of Kumbadaje Village, Kasargod Taluk and Kasargod District in the name of Sri. Ummer and Bounded:
East : Item No.1 property
South : Property of Sukumaran Nambiar &others in R.S No.51/3
West : Property of Sukumaran Nambiar &others in R.S No.51/3
North : item No.3 property

Item No.3
All that part and parcel of property to an extent of 1 cent of land with all other improvements thereon in RS 51/7pt of Kumbadaje Village, Kasargod Taluk and Kasargod District in the name of Sri. Ummer and Bounded:
East : Property of Abdul Khader in R.S No. 47
South : Item No. 2 property
West : Property of Sukumaran Nambiar &others in R.S No.51/3
North : Road

CERSAI SECURITY INTEREST ID : 400036857853

The reserve price will be **Rs.12,75,000/- (Rupees Twelve Lakhs Seventy Five Thousand Only)** and the earnest money deposit will be **Rs.1,27,500/-(Rupees One Lakh Twenty Seven Thousand and Five Hundred Only).** The Earnest Money Deposit shall be deposited on or before **18/12/2026, 5 pm.**

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or service provider M/s PSB Alliance Ltd(BAANKNET). E-mail id: **support.BAANKNET@psballiance.com** and IBA website (https://www.ibapi.in) or may contact Branch Manager, Canara Bank, Badiadka Branch, (Ph.No. 04998 286800) or R & L Section, Regional Office, Kasargod, Canara Bank, (Ph. No 9188528088, 9188522846) during office hours on any working day.

कृते केनरा बैंक / For Canara Bank

PLACE: KASARAGOD
DATE: 11/11/2026

AUTHORISED OFFICER
प्राधिकृत अधिकारी / Authorised Officer

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1	Name and Address of the Secured Creditor	Canara Bank, Badiadka
2	Name and Address of the Borrower(s)	**Borrowers/ Co-borrowers** 1. **Sri. Ummer** **Muniyoor House** **Kumbdaje (PO)** **Kasargod - 671 551** **Guarantors/Sureties:** 2. **Smt. Ramla V M** **W/o Sri. Ummer** **Muniyoor House** **Kumbdaje (PO)** **Kasargod - 671 551** 3. **Sri. Abdul Khader V M** **S/o Sri. Seedi** **Muniyoor House** **Kumbdaje (PO)** **Kasargod - 671 551**
3	Total liabilities as on date	**Rs. 4,40,910.26/- (Rupees Four Lakhs Forty Thousand Nine Hundred Ten and Paise Twenty Six Only)**
	a.Mode of Auction	E-Auction (Online)
	b. Details of Auction service provider	M/s PSB Alliance Ltd(BAANKNET). E-mail id: **support.BAANKNET@psballiance.com** and IBA website (https://www.baanknet.com).
	c. Date & Time of Auction	**19/12/2026**; 11.00AM- 12.00PM (With unlimited extension of 5 minutes duration each till conclusion of the sale)
	d. Portal of E-auction	https://indianbankseauction.com
4	Reserve Price	**Rs.12,75,000/- (Rupees Twelve Lakhs Seventy Five Thousand Only)**
5	Earnest Money Deposit (EMD)	**Rs.1,27,500/-(Rupees One Lakh Twenty Seven Thousand and Five HundredOnly)**

6 Last Date for receipt of EMD On or before **18/12/2026**

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:

The property will be sold in "As is where is", "As is what is", and "Whatever there is" basis including encumbrances, if any.

a. Auction/bidding shall be only through "Online Electronic Bidding'' through the website https://www.Baanknet.com Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
b. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
c. 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 /s PSB Alliance Ltd(BAANKNET). E-mail id: **support.BAANKNET@psballiance.com** .Contact person Name: Mr.Karan Modi. Contact No. 7016716557. The bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature).
d. The intending bidders should register their names at portal /s PSB Alliance Ltd(BAANKNET). and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider M SB Alliance Ltd(BAANKNET), E-mail id: **support.BAANKNET@psballiance.com**.Contact person Name: Mr.Karan Modi. Contact No. 7016716557.
e. EMD amount of 10% is to be deposited by way of Demand draft in favor of Authorized Officer, Canara Bank, Badiadka Branch or shall be deposited through RTGS/ NEFT/ Fund Transfer to credit of account of Canara Bank Badiadka Branch A/c No 209272434 IFSC Code: CNRB0014212 on or before **18/12/2026, 5 PM.**
f. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **18/12/2026, 5PM** to Badiadka Branch by hand or by email.
    i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
    ii) 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.
    iii) Bidders Name. Contact No. Address, E Mail Id.
    iv) Bidder's A/c details for online refund of EMD
g. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
h. 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 favor 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 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, 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.
j. For sale proceeds of Rs. 50 Lakhs (Rupees Fifty Lakhs only) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
k. All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
l. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

m. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach **Regional Office, Kasargod or Canara Bank** Badiadka **Branch,** who, as a facilitating centre, shall make necessary arrangements.

n. For further details contact Manager Canara Bank, Badiadka Branch (Ph.No. 04998 286800) or Divisional Manager, Regional Office (9188528088) or Senior Manager, Canara Bank, R & L Section, Regional Office, Kasargod (Ph. No.9188522846) or or the service provider M/s PSB Alliance Ltd(BAANKNET). E-mail id: **support.BAANKNET@psballiance.com** Contact person Name: Mr.Karan Modi. Contact No. 7016716557.

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

PLACE: KASARAGOD
DATE : 11/11/2026

केनरा बैंक Canara Bank क्षेत्रीय कार्यालय कासरगोड Regional Office Kasaragod-671121

AUTHORISED OFFICER
CANARA BANK
प्राधिकृत अधिकारी / Authorised Officer