CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8 (6) & 9 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 / charged to the secured Creditor, the **constructive / ~~physical~~ possession** of which has been taken by the Authorised Officer of Canara Bank **Muvattupuzha Branch** (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" on **19-12-2026**, for recovery

(a) as on 31/05/2026 amounts Rs. 2261765.81 (Twenty two Lakh sixty one Thousand seven hundred and sixty five Rupees and eighty Paise Only) for OD account no 43191400000464

(b) as on 31/03/ 2026 amounts RS 2607549.14 (Twenty six lakhs seven thousand five hundred and fourty nine rupees and fourteen paise for KCC account 43198010003312

plus unapplied interest, further interest, costs, expenses, legal charges and other charges thereon due to the Secured Creditor from from **(1) M/s PHILOMINAS FOOD PRODUCTS, Palakkaran building,Kavumpadi road Muvattupuzha 686661**, **(2) Mr. Pratheesh Thomas, Kurisummoottil house, Perumballoor p o ,peringazha, Marady , Muvattupuzha , 686673**, **(3) Mrs. Yashica Janet, W/o Pratheesh Thomas , Kurisummoottil house, Perumballoor p o ,peringazha, Marady , Muvattupuzha , 686673**
The reserve price for the property will be **Rs 3200000 (Rupees Thirty two lakhs Only)** and the earnest money deposit will be **Rs 320000 (Rupees Three Lakh twenty thousand Only).**

1	Name and Address of the Secured Creditor	Canara Bank, **Muvattupuzha Branch**, Kavikunnel Chambers , Old Madaparambil Chambers,M.C.Road, Muvattupuzha H.O Muvattupuzha 686661, Ph: 0485 2835021, Email: **cb0714@canarabank.com**
2	Name and Address of the Borrower & Guarantor	**(1) M/s PHILOMINAS FOOD PRODUCTS, Palakkaran building,Kavumpadi road Muvattupuzha 686661**, **(2) Mr. Pratheesh Thomas, Kurisummoottil house, Perumballoor p o ,peringazha, Marady , Muvattupuzha , 686673**, **(3) Mrs. Yashica Janet, W/o Pratheesh Thomas , Kurisummoottil house, Perumballoor p o ,peringazha, Marady , Muvattupuzha , 686673**
3	Total liabilities	**(a) as on 31/05/2026 amounts Rs. 2261765.81 (Twenty two Lakh sixty one Thousand seven hundred and sixty five Rupees and eighty Paise Only) for OD account no 43191400000464** **(b) as on 31/03/ 2026 amounts RS 2607549.14 (Twenty six lakhs seven thousand five hundred and fourty nine rupees and fourteen paise for KCC account 43198010003312** plus unapplied interest, further interest, costs, expenses, legal charges and other charges thereon
4	e) Mode of Auction f) Details of Auction service provider	E auction M/s PSB Alliance (eBkray)

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	g) Date & Time of Auction h) Place of Auction	**19-12-2026 from 11.00 AM to 02.00 PM** Online
5	Details of Property/ies	All that part and parcel of the property having an total extent of 10.24 Ares comprised in survey no 525/2/1 of Marady Village, Muvattupuzha Taluk, Ernakulam District, together with Residential Building. Boundaries as per title deed (2346/15 SRO Muvattupuzha) East : Neerolickal Pauls property South : 12 feet road and Pratheesh Thomas property West : Pittapillil Mathews property North : Immanuel property Title holder: Smt. Yashica Jannet
6	Reserve Price	**Rs 3200000 (Rupees Thirty two lakhs Only)**
7	Earnest Money Deposit	**Rs 320000 (Rupees Three Lakh twenty thousand Only).**
8	The property can be inspected	with Prior Appointment with Authorized Officer, on any working day between 3 PM and 5.00 PM

9. Other terms and conditions

a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" condition, 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 9(e) below).

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 3 PM and 5.00 PM.

d. 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 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.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs 320000 (Rupees Three Lakh twenty thousand Only).** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" on or before **17-12-2026** at 5.00 PM.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 50000.00** (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD

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against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g. The incremental amount/price during the time of each extension shall be **Rs. 50000.00** (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.

h. Sale shall be confirmed in favour 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 same day and or not later than next working day and the balance 75% amount of sale price to be deposited 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

j. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, **Muvattupuzha**, IFSC Code: **CNRB0000714**.

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

l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. 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 on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The eAuction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

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 till **17-12-2026** from 3 P.M. to 5.00 P.M.

o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

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p. For further details Authorised Officer, Canara Bank Regional Office, Ernakulam (Mobile: 8281990082) may be contacted during office hours on any working day. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com./ support.ebkray@procure247.com)."

Place: Ernakulam
Date: 19-11-2026

Authorised Officer
Canara Bank

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