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

Mr MANIKANDAN M P
S/o AYYAPPAN, MELEPURAKKAL HOUSE
KIZHAYUR PO, PATTAMBI
PALAKKAD 679 303
MOB :: 91 7034928271

(BORROWER/MORTGAGOR)

Mrs YAMUNA M P
W/o MANIKANDAN
MELEPURAKKAL HOUSE
KIZHAYUR PO, PATTAMBI
PALAKKAD 679 303
MOB :: 91 7558929284

(CO-BORROWER)

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS 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 to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of, **Pattambi** branch of the Canara Bank will be sold on "As is where is", "As is what is", and " Whatever there is" on **23/12/2026**, for recovery of **₹ 4,07,893.46 (Rupees Four Lakh Seven Thousand Eight Hundred and Ninety Three, Paise Forty Six Only)** interest thereon & Legal expenses and cost due to the **Palakkad Pattambi** Branch of Canara Bank from Borrowers/guarantor:- (1) Mr MANIKANDAN MP, S/o Ayyappan, Melepurakkal House, Kizhayur PO, Pattambi, Palakkad 679303 & (2) Mrs YAMUNA MP, W/o Manikandan, Melepurakkal House, Kizhayur PO, Pattambi, Palakkad 679303

The reserve price for the property will be **₹12,77,000/- (Rupees Twelve Lakh Seventy-Seven Thousand Only)** and the earnest money deposit will be **₹1,27,700/- (Rupees One Lakh Twenty-Seven Thousand Seven Hundred only)**

DETAILS OF PROPERTY

All part & parcel of the land measuring 1.346 Ares along with all appurtenant thereon in Sy No 40/8 B-6-1, Kizhayur Desom, Pattambi Village, Pattambi Taluk, Palakkad District in the name of Mr. Manikandan.

Boundaries as per Location Certificate issued from Pattambi Village (No: 214/2020);

East :: Possession of Vijayaraghavan & Pathway

North :: Property of Melepurakkal Unnikrishnan

West :: Property of Melepurakkal Gopala Krishnan

South :: Possession of Chandu

CERSAI Registration ID: **400040030322**

केनरा बैंक Canara Bank
वसूली अधिकारी
Recovery Officer
पालक्काड
Palakkad

Confidential

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (**https://www.canarabank.com**) and service provider website https://baanknet.com/ - **M/s PSB Alliance Ltd (BAANKNET) Contact No.8291220220 e-mail address:** support.baanknet@psballiance.com or may contact Recovery Section, Regional Office, Palakkad, Canara Bank, (Ph. No 9495694504,9446998424, 9495216239) during office hours on any working day.

कृते केनरा बैंक For Canara Bank
प्राधिकृत अधिकारी Authorised Officer

Date : 12/11/2026
Place : Palakkad

Authorized Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED:12/11/2026

1	Name and Address of the Secured Creditor		**CANARA BANK PALAKKAD PATTAMBI BRANCH**
2	Name and Address of the Borrower(s) & Guarantor(S)		(1)Mr MANIKANDAN MP, S/o Ayyappan, Melepurakkal House, Kizhayur PO, Pattambi, Palakkad 679303 (2) Mrs YAMUNA MP, W/o Manikandan, Melepurakkal House, Kizhayur PO, Pattambi, Palakkad 679303
3	Total liabilities as on 31/10/2026		**₹ 4,07,893.46 (Rupees Four Lakh Seven Thousand Eight Hundred and Ninety-Three, Paise Forty Six Only) Plus future Interest & Other Costs**
4	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		**23/12/2026 Time: 12.00 PM to 1.00 pm** (with unlimited extension of 10 minutes duration each till the conclusion of the sale.
	d)Portal of E Auction		https://baanknet.com/
5	Details of Property		All part & parcel of the land measuring 1.346 Ares along with all appurtenant thereon in Sy No 40/8 B-6-1, Kizhayur Desom, Pattambi Village, Pattambi Taluk, Palakkad District in the name of Mr. Manikandan. Boundaries as per Location Certificate issued from Pattambi Village (No: 214/2020); East :: Possession of Vijayaraghavan & Pathway North :: Property of Melepurakkal Unnikrishnan

केनरा बैंक Canara Bank वसूली अनुभाग Recovery Section पालक्काड Palakkad

Confidential

कृते केनरा बैंक For Canara Bank
प्राधिकृत अधिकारी Authorised Officer

			West :: Property of Melepurakkal Gopala Krishnan South :: Possession of Chandu CERSAI Registration ID: **400040030322**
6	Reserve Price		**₹12,77,000/- (Rupees Twelve Lakh Seventy-Seven Thousand Only)**
7	Earnest Money Deposit (EMD) and last date of receipt of EMD		**₹1,27,700/- (Rupees One Lakh Twenty-Seven Thousand Seven Hundred only) & 23/12/2026 till 11:30 AM**
8	The property can be inspected (Date and Time)		**Before 22/12/2026; 5:00 pm.**
9	Detail of Encumbrance		**Not to the knowledge of the bank**
10	Detail of litigation		**Not to the knowledge of the bank**
11	Details of account to remit the remaining 90% of Sale price		**Account No. 209272434 Account Name: Canara bank, Palakkad Kanjikode Branch Branch; IFSC Code: CNRB0000853**

12. 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/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at Sl No. 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. 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. The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM before **22/12/2026**

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 digilocker 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 8291220220/ 9892219848/8160205051/ 7046612345/6354910172) Email:support.baanknet@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of each item of property as mentioned in the above table being 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein

Confidential

to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" on or before **23/12/2026 before 11.30 am**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies **of Rs.10,000/-** (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 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.10,000/-** (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 Authorized Officer without any notice and property shall forthwith be put up for sale again.

j. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose

k. 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 Palakkad Pattambi Branch, IFSC Code CNRB0000853**.

l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity , water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

m. **All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.GST applicable for plant and machinery at 18% over and above the final sale price.Sale certificate will be only issued after payment of GST.**

n. 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.

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

कृते केनरा बैंक For Canara Bank

प्राधिकृत अधिकारी Authorised Officer

Confidential

Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

o. 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 Sl 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.

p. 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.

q. 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.

r. 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

s. For further details Recovery Section, Regional Office, Palakkad or ARM Branch Kozhikode (**Ph. No.** 9495694504,9446998424, 9495216239) may be contacted during office hours on any working day, e-mail id cb7594@canarabank.com/ ropkdrec@canarabank.com OR the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.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 Palakkad

प्राधिकृत अधिकारी Authorised Officer

Place: PALAKKAD
Date : 12/11/2026

Authorised Officer
CANARA BANK

Confidential