കനറാ ബാങ്ക് केनरा बैंक Canara Bank
सिंडिकेट Syndicate

REGIONAL OFFICE, KOLLAM

REF:RO: KLM:2856: SM:2026-27/01 **Date: 21-11-2026**

To

BORROWER/ GUARANTOR/MORTGAGOR

M/s S M Stores **Prop: Shaji** **Elavaramkuzhy** **Vilakkupara P O** **Kollam 691312**	**Mr. Shaji M** **Charuvila Puthen Veedu** **Elavaramkuzhy** **Vilakkupara P O** **Kollam 691312**

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002.

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As you are aware, Canara Bank has taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our, **Anchal Branch** of Canara Bank. The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

Authorised Officer
Canara Bank

ENCLOSURE – SALE NOTICE

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सिंडिकेट Syndicate

CERSAI ID: 400001357191

REGIONAL OFFICE, KOLLAM
(Auction Sale Notice for Immovable properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
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 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, will be sold on "As is where is", "As is what is", and "Whatever there is" on **19-12-2026**, for recovery of **₹ 8,52,746.68/- (Rupees Eight Lakh Fifty Two Thousand seven hundred and forty six and sixty eight Paise Only)** as on 31.10.2026 plus further interest and costs due to the **Anchal Branch** of Canara Bank from **M/s S M Stores** represented by its Prop**. Shaji M**. The reserve price will be **₹7,82,000.00 (Rupees Seven Lakhs Eighty-Two Thousand Only)** and the earnest money deposit will be **₹79,000.00 (Rupees Seventy-Nine Thousand Only).**

1	Name and Address of the Secured Creditor	**Canara Bank, Anchal Branch**	
2	Name and Address of the Borrower & Guarantor	**M/s S M Stores** **Prop: Shaji** **Elavaramkuzhy** **Vilakkupara P O** **Kollam 691312**	**Mr. Shaji M** **Charuvila Puthen Veedu** **Elavaramkuzhy** **Vilakkupara P O** **Kollam 691312**
3	Total liabilities as on 31.10.2026	**₹ 8,52,746.68/- (Rupees Eight Lakh Fifty-Two Thousand seven hundred and forty-six and sixty-eight Paise Only)** as on 31.10.2026 plus further interest along with suit expenses and other legal charges.	
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	Online M/s PSB Alliance (BAANKNET) **19-12-2026** between **11.30 AM and 12.30 PM (**With unlimited extension of 5 minutes duration each till sale is concluded) Online portal **https://baanknet.com/**	
5	Details of Property/ies	All That Part and Parcel of 1.21 Ares of land and building located at Sy No 822/1/1020, in Ayiranalloor village, Punalur Taluk, Kollam. **Boundaries as per Deed**	

		North : Property of Ameer South: Property of Jamal East : Road West : Property of Ameer
6	Reserve Price	**₹7,82,000.00 (Rupees Seven Lakhs Eighty-Two Thousand Only)**
7	Earnest Money Deposit	**₹79,000.00 (Rupees Seventy-Nine Thousand Only)**
8	The property can be inspected Date & Time	On or before **18-12-2026** between 10.00 AM and 5.00 PM.

9. <u>Other terms and conditions</u>

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 of the Authorized Officer, on or before **18-12-2026 between 10.00 am to 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 **₹79,000.00 (Rupees Seventy-Nine Thousand Only)** 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 to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" on or before **18-12-2026**, **5.00 PM**.

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.

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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, **Anchal Branch**, IFSC: **CNRB0002856**.

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 only), 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 on or before **18-12-2026 from 10.00 A.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.

p. For further details contact Senior Manager, Canara Bank, **Anchal Branch** (Ph. No. 8281991306) e-mail id cb2856@canarabank.com, may be contacted during office hours on any working day or 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)."

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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: Kollam
Date: 21-11-2026

Authorised Officer
Canara Bank

റിക്കവറി ലീഗൽ & ഫ്രോഡ് പ്രിവൻഷൻ വിഭാഗം
റീജിയണൽ ഓഫീസ്കൊല്ലം
ഒന്നാംനില, റ്റാഗ്സെൻറർ
രാമൻകുളംഗര,
തിരുമുല്ലാവാരം പി ഒ
കൊല്ലം– 691012

वसूली विधि व धोखा धड़ी की रोकथाम अनुभाग
क्षेत्रीय कार्यालयकोल्लम
प्रथम तल, टैग सेंटर
रामंकुलंगरा, तिरुमुल्लावारम पी ओ
कोल्लम- 691012

Recovery Legal & Fraud Prevention Section
Regional Office Kollam
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