കനറാ ബാങ്ക് केनरा बैंक Canara Bank
സിൻഡിക്കേറ്റ് सिंडिकेट Syndicate

Ref: CB ARM 7594/SALE-DEC/AA/2026/JSH **Date: 23.11.2026**

To

Shri ALWIN ANTONY (BORROWER/ MORTGAGOR) **S/o SUBAIR K P, KALATHUM PADIKKAL** **NEAR ORTHODOX CHURCH** **ST THOMAS SCHOOL PUTHUPARRIYARAM** **PALAKKAD - 678731**	**Smt SONIYA T M (CO-BORROWER/ MORTGAGOR)** **C/o ALWIN ANTONY, KALATHUM PADIKKAL** **NEAR ORTHODOX CHURCH** **ST THOMAS SCHOOL PUTHUPARRIYARAM** **PALAKKAD – 678731**

Dear Sir,

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

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As you are aware, Authorized Officer of Canara Bank have 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 ARM 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 being published in the NEWS paper containing the 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,

कृते केनरा बैंक For CANARA BANK

AUTHORISED OFFICER

CANARA BANK

प्राधिकृत अधिकारी Authorised Officer
ए.आर.एम शाखा कोषिक्कोड
A.R.M Branch Kozhikode

ENCLOSURE – SALE NOTICE

केनरा बैंक CANARA BANK
ए आर एम शाखा
ARM Branch
अंचल कार्यालय कोषिक्कोड Circle Office Kozhikode

കനറാ ബാങ്ക് केनरा बैंक Canara Bank

Syndicate

SALE NOTICE

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/charged to the Secured Creditor, the Symbolic possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **31.12.2026**for recovery of **Rs. 68,66,952.33 (Rupees Sixty Eight Lakh Sixty Six Thousand Nine Hundred And Fifty Two & Thirty Three PAISE)** as on date and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers:- **(1) Sri Alwin Antony,** S/o Subair K P **& (2) Smt Soniya TM,** C/o Alwin Antony**,** both resides at Kalathumpadikkal, Near Orthodox Church, St Thomas School, Puthuppariyaram, Palakkad 678731.

The reserve price will be **Rs.78,00,000.00 (Rupees Seventy Eight Lakh Only)** and the earnest money deposit will be **Rs. 7,80,000.00 (Rupees Seven Lakh Eighty Thousand Only)**.

Item 1

All part and parcel of the land measuring 0.0613 Hectares along with all appurtenant thereon in Re Sy 401/16 (Old Sy No 277/1) situated in Puthuppariyaram Amsom & Desom, Puthuppariyaram 2 Village, Puthuppariyaram Panchayath, Olavakode Sub-district, Palakkad Taluk, Palakkad District, in the name of Sri Alwin Antony and Soniya T M.

Boundaries (As per title deed):

North :: House and compound of Antony
South :: Subhash kudiyirippu & 4 mtr wide pvt road
East :: House and compound of Alwin Antony
West :: Sasidharan Kudiyirippu

For detailed terms and conditions of the sale, please refer to the link provided in Canara Bank Website www.canarabank.bank.in or may contact Authorized Officer ARM Branch, Kozhikode, mail id : cb7594@canarabank.com, Ph: 9188406941

कृते केनरा बैंक/For CANARA BANK

Date: 23.11.2026
Place: Kozhikode

Authorized Officer
CANARA BANK
A.R.M Branch Kozhikode

CANARA BANK
ARM Branch
Circle Office Kozhikode

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1.	Name and Address of the Secured Creditor	Canara Bank ARM Branch, Opposite National Hospital, Foura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001
2.	Name and Address of the Borrowers /Guarantors	1. Sri Alwin Antony S/o Subair KP, Kalathumpadikkal Near Orthodox Church St Thomas School Puthuparriyaram Palakkad - 678731 2. Smt Soniya TM C/o Alwin Antony, Kalathumpadikkal Near Orthodox Church St Thomas School Puthuparriyaram Palakkad – 678731
3.	Total liabilities as on date	Rs. 68,66,952.33 (Rupees Sixty Eight Lakh Sixty Six Thousand Nine Hundred And Fifty Two & Thirty Three PAISE) as on date
4.	(a) Mode of Auction	Online
	(b) Details of Auction Service Provider	M/s PSB Alliance (BAANKNET) Helpdesk No.: 8291220220 E mail support.BAANKNET@psballiance.com Website: https://baanknet.com/
	(c) Date & Time of e-auction :	**31.12.2026 between 12.00 PM and 1.00 PM** (With unlimited extension of 5 minutes duration each till sale is concluded)
	(d) Place of auction	Online through website https://baanknet.com/
5.	Details of Property/ies	**Item 1** **All part and parcel of the land measuring 0.0613 Hectares along with all appurtenant thereon in Re Sy 401/16 (Old Sy No 277/1) situated in Puthuppariyaram Amsom & Desom, Puthuppariyaram 2 Village, Puthuppariyaram Panchayath, Olavakode Sub-district, Palakkad Taluk, Palakkad District, in the name of Sri Alwin Antony and Soniya T M.**
6.	Reserve Price of Property:	**Rs.78,00,000.00 (Rupees Seventy Eight Lakh Only)**
7.	Earnest Money Deposit (EMD)	**Rs. 7,80,000.00 (Rupees Seven Lakh Eighty Thousand Only) on or before 31.12.2026 at 12.00 PM**
8.	The property can be inspected Date & Time	with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM
9.	Details of Encumbrance	Not to the knowledge of the bank till date
10.	Detail of Litigation	Not to the knowledge of the bank till date

CANARA BANK ARM Branch Koyilandy Office

Confidential

11. 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 S. 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

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, Email:support.baanknet@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs. 7,80,000.00 (Rupees Seven Lakh Eighty 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 **31.12.2026 at 12.00 PM**.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/- (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.50,000/- (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 ARM Branch Kozhikode, IFSC Code CNRB0007594.

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.

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. 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 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.

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 ARM Branch Kozhikode (Ph. No. 9188406941) may be contacted during office hours on any working day, e-mail id cb7594@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

CANARA BANK ARM Branch

കനറാ ബാങ്ക് केनरा बैंक Canara Bank

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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.

कृते केनरा बैंक For CANARA BANK

AUTHORISED OFFICER
CANARA BANK

Place: Kozhikode
Date: 23.11.2026

केनरा बैंक CANARA BANK
ए. आर एम शाखा
ARM Branch

A R M BRANCH, KOZHIKODE , Opposite National Hospital, Faura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001 cb7594@canarabank.com Ph. 9188406941