

To

Mrs JISHA K
D/O KRISHNANKUTTY,
ERAPAKODE, CHIMBUKAD P O,
KUTHANNUR, PALAKKAD 678721

Mr KRISHNAN KUTTY
S/O AYYAPPAN,
ERAPAKODE, CHIMBUKAD P O
KUTHANNUR, PALAKKAD 678721

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 proviso 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 physical possession of which has been taken by the Authorized Officer of, Alathur branch of the Canara Bank will be sold on "As is where is", "As is what is", and "Whatever there is" on **30-12-2025**, for recovery of **Rs.22,69,963.48 (Rupees Twenty Two Lakh Sixty Nine Thousand Nine Hundred & Sixty Three, Paise Forty Eight Only)** and interest from 01/10/2025 & Legal expenses and cost due to the Alathur branch of Canara Bank from Borrower **(1) Smt Jisha K D/o Krishnankutty, Erapakode, Chimbukad P O, Kuthannur, Palakkad (2) Sri Krishnan Kutty, S/o Ayyappan, Erapakode, Chimbukad P O, Kuthannur, Palakkad.**

The reserve price for the property will be **Rs. 14,00,000/- (Rupees Fourteen Lakh Only)** and the earnest money deposit will be **Rs. 1,40,000/- (Rupees One Lakh Forty Thousand Only)**

Internal



REGIONAL OFFICE

SAFE WAY COMPLEX, PIRIVUSALA,
CHANDRANAGAR P.O.PALAKKAD - 678007

Details of property

All That Part And Parcel Of The Land Measuring 4.05 Ares Along With A Residential Building Of 121.12 Sqm In Re Sy No 253/9 (Old Survey Number 395/1a) of Kuthannur1 Within The Registration Sub District Alathur And District Palakkad In The Name of Smt Jisha K.

North :: Property of Biju
South :: Property of Krishnankutty
East :: Malampuzha Canal And Property of Ayyappan
West :: Panchayath Road

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: supportbaanknet@psballiance.com or may contact Recovery Section, Regional Office, Palakkad, Canara Bank, (Ph. No 9645156722, 7907157382, 9048881391) during office hours on any working day.

 कृते केनरा बैंक For Canara Bank


प्राधिकृत अधिकारी Authorised Officer

Authorized Officer

 CANARA BANK

Date : 29-11-2025

Place : Palakkad



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 29-11-2025

1.	Name and Address of the Secured Creditor	CANARA BANK ALATHUR
2	Name and Address of the Borrower(s) Guarantor(S)	Mrs JISHA K D/O KRISHNANKUTTY,ERAPAKODE, CHIMBUKAD PO,KUTHANNUR,PALAKKAD 678721 Mr KRISHNAN KUTTY S/O AYYAPPAN,ERAPAKODE,CHIMBUKAD P O KUTHANNUR,PALAKKAD678721
3	Property in the name of	Mrs JISHA K
4	Total liabilities as on 01/11/2025	Rs.22,69,963.48 (Rupees Twenty Two Lakh Sixty Nine Thousand Nine Hundred & Sixty Three, Paise Forty Eight Only)
5	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	30/12/2025 Time: 11.00 am to 12.00 pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale.
	d)Portal of E Auction	https://baanknet.com/
	e)Reserve Price	Rs.14,00,000/- (Rupees Fourteen Lakh Only)
6	Earnest Money Deposit (EMD) and last date of receipt of EMD	Rs.1,40,000/- (Rupees One Lakh Forty Thousand Only) & 29/12/2025 till 5.00 PM

7. 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 and as is what is" basis including encumbrances, if any.
- 'Auction / bidding shall be only through "Online Electronic Bidding" through the website <https://baanknet.com/> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM.
- The property will be sold for the price which is above the Reserve Price and the participating bidders may improve their offer further during auction process.
- The intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password & EMD amount of 10% of the Reserve Price is to be deposited to the Wallet of the Service Provider by way of Debit Card/UPI/NEFT/RTGS.

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- f. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.
- g. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples 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 favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- h. 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 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.
- i. *For sale proceeds of Rs.50 Lacs and above the successful bidder will have to deduct TDS at the Rate of 1% on the sale proceeds and submit the Original Receipt of the TDS certificate to the Bank.*
- j. All charges for conveyance, stamp duty/ GST and registration charges and TDS etc., as applicable shall be borne by the successful bidder only.
- k. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- l. In case there are bidders who do not have access to internet but interested in participating the E-Auction, they can approach concerned Circle Office or Regional Office Palakkad who, as a facilitating centre, shall make necessary arrangements.
- m. For further details Recovery Section, Regional Office, Palakkad, Canara Bank, (Ph. No 9645156722, 7907157382, 9048881391) may be contacted during office hours on any working day, ropkdrec@canarabank.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.

Place: PALAKKAD
Date : 29-11-2025




प्राधिकृत अधिकारी Authorised Officer

 Authorised Officer
CANARA BANK