

**ANNEXURE - 14
CANARA BANK
COVERING LETTER TO SALE NOTICE**

Ref: CB/R mohanannair /2805/88/2025-26

Date: 16.09.2025

**R MOHANAN NAIR
S/O RAMCHANDRAN NAIR
At -FLAT NO 207, 2ND FLOOR, AMRITPLAZA,
NEAR BOMBAY CHOWK,
Po-JHARSUGUDA
Dist-JHARSUGUDA, ODISHA, 768203
Phone- 9567253838**

(BORROWER)

**MIDHUN NAIR M
AT KAPUMAL
INDUSTRIAL ESTATE
JHARSUGUDA, JHARSUGUDA
JHARSUGUDA, ODISHA, 768203
Phone- 9567253838**

(CO-BORROWER)

Dear Sir/ Madam,

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) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of Canara Bank, **Jharsuguda I Branch** 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, **Jharsuguda I 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,

କନାରା ବ୍ୟାଙ୍କ ଲିମିଟେଡ୍
କୃତେ କେନରା ବେକ / For CANARA BANK
ପ୍ରାଧିକୃତ ଅଧିକାରୀ, ସେକ୍ସନ କାର୍ଯ୍ୟାଳୟ, ସମ୍ବଲପୁର
ଆଥୋରିଜଡ୍ ଅଫିସର, କେନରା ବ୍ୟାଙ୍କ
Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

ANNEXURE – III

(Auction Sale Notice for Sale of 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 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/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of **Jharsuguda I Branch** of the Canara Bank, will be sold on **"As is where is", "As is what is",** and **"Whatever there is"** on **28.10.2025**, for recovery of **Rs. 28,53,106.14/- (Rupees Twenty Eight Lakhs Fifty Three Thousand One Hundred Six and Paisa Fourteen Only)** as on **08.05.2025+furthur interest and charges thereon** to the **Jharsuguda I Branch** of Canara Bank from **MR R MOHANANAN NAIR& MR MIDHUN NAIR M** .

The reserve price for **Property** will be **Rs 34,75,000.00 (Thirty Four Lakhs Seventy Five Thousand Only)** and the earnest money deposit will be **Rs 3,47,500.00(Rupees Three Lakh Forty Seven Thousand Five hundred only)**. The Earnest Money Deposit shall be deposited on or before **27.10.2025** at 5 pm.

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Details and full description of the immovable property:

MODTD of Land & Building at Khata No1067/2754, Plot No. 63/6983, Area Ac 0.382 Dec, situated at Mouza-Jharsuguda Unit No-1 Ektali, P.S/Tahasil- Jharsuguda, Dist-Jharsuguda , Odisha.

BOUNDARIES:

NORTH: Road

SOUTH: Plot No 5084

EAST: Plot No 5081

WEST: Plot No 66

Description Of property:

The Residential Flat bearing No 207(2BHK), "AMRIT PLAZA Apartment" 2nd Floorin the residential building named "AMRIT PLAZA Apartment", Near Bombay Chowk, Jharsuguda, admeasuring Super Bulit up area 1059 Sq Ft and build up area 762 Sq ft with proportionate impartible undivided share of land constructed over MS plot no 63/6983with total Ac 0.382dec bearing MS khata No 1067/2754 of Mouza Jharsuguda Unit No-1 Ektali, P.S/Tahasil- Jharsuguda

Encumbrances known to the Bank if any: Not Known

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Chief Manager, Canara Bank, **Jharsuguda I Branch** Ph. No. **7605009046** during office hours on any working day.

କାନାରା ବ୍ୟାଙ୍କ ନିମନ୍ତେ
କୃତେ କେନରା ବେକ / For CANARA BANK
ପ୍ରାଧିକୃତ ଅଧିକାରୀ, ଜେଡ଼ାହାସି କାର୍ଯ୍ୟାଳୟ, ବରହପୁର
ପ୍ରାଧିକୃତ ଅଧିକାରୀ, ଜେଡ଼ାହାସି କାର୍ଯ୍ୟାଳୟ, ବରହପୁର
Authorised Officer, Jharsuguda I Branch
Authorised Officer, Jharsuguda I Branch
CANARA BANK

Date: 16-09-2025

Place: Jharsuguda

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16.09.2025

1. Name and Address of the Secured Creditor : Jharsuguda I Branch

R MOHANAN NAIR (BORROWER)
S/O RAMCHANDRAN NAIR
At -FLAT NO 207, 2ND FLOOR, AMRITPLAZA,
NEAR BOMBAY CHOWK,
Po-JHARSUGUDA
Dist-JHARSUGUDA, ODISHA, 768203
Phone- 9567253838

MIDHUN NAIR M (CO-BORROWER)
AT KAPUMAL
INDUSTRIAL ESTATE
JHARSUGUDA, JHARSUGUDA
JHARSUGUDA, ODISHA, 768203
Phone- 9567253838

3. Total liabilities as on 08.05.2025 : Rs. 28,53,106.14 +further interest and charges thereon

4. (a) Mode of Auction : ONLINE
(b) Details of Auction service provider : <https://baanknet.com>

(M/s PSB Alliance Pvt. Ltd)

(c) Date & Time of Auction : 28.10.2025 & 10.30 AM

(d) Place of Auction : Jharsuguda

5. Details of Property/ies

Sl No	IMMOVABLE	NAME OF TITLE HOLDER
1.	MODTD of Land & Building at Khata No1067/2754, Plot No. 63/6983, Area Ac 0.382 Dec, situated at Mouza-Jharsuguda Unit No-1 Ektali, P.S/Tahasil-Jharsuguda, Dist-Jharsuguda , Odisha. BOUNDARIES: NORTH: Road SOUTH: Plot No 5084 EAST: Plot No 5081 WEST: Plot No 66	R MOHANAN NAIR

Description Of property:

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6. Reserve Price : **Rs 34,75,000.00 (Thirty Four Lakhs Seventy Five Thousand Only)**

7. Other terms and conditions:

a) **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.

b) The property can be inspected, with Prior Appointment with Authorized Officer, on **27.10.2025 between 11.00 am to 4.00 pm**.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

d) **EMD Payment:** After registration your account will be activated after verification of KYC then you need to go to "e-Wallet>Add Funds" link. You can choose from various payment methods such as Net Banking, NEFT/RTGS.

e) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider <https://baanknet.com>,

E-mail:support.ebkay@psballiance.com,Contact-91 8291220220

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27.10.2025 5.00 PM**, to Canara Bank, **Jharsuguda I Branch** by hand or by email.

i) **NEFT, acknowledgement receipt thereof with UTR No.**

ii) **KYC Documents:**

1) **Individual:**

a) PAN Card or Form 16

b) Address Proof (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)

2) **Group of Individual:**

For Primary member

a) PAN Card or Form 16

b) Address Proof of all the members (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)

For Group members

a) PAN Card or Form 16

b) Address Proof of all the members (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)

c) Authorization letter in favor of lead member

3) **Proprietorship/Partnership firm:**

a) PAN Card or Form 16

b) GST Registration certificate

c) Address Proof of the company

d) Authorization letter of the company in f/o contact person

4) **Company (Private, Public):**

a) PAN Card

b) GST Registration Certificate

c) Address Proof of the company

d) Authorization letter of company in f/o contact person

5) **Cooperative Society:**

a) PAN Card

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- b) GST/Society or Trust Registration Certificate
- c) Address proof of the Cooperative society/Trust
- d) Authorization letter of the company in f/o contact person

6) Government Dept./PSU:

- a) PAN Card
- b) GST Registration Certificate
- c) Address Proof of the Govt. dept./PSU
- d) Authorization letter of the company in f/o contact person

7) Any other legal entity:

- a) PAN Card
- b) Address proof
- c) Authorization letter of the bidder in f/o contact person

However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidders Name(which registered with Ebkray), Contact No. Address, E Mail Id.

iv) Bidder's A/c details for online refund of EMD.

g) Bidder Registration: The intending bidders should register their names at portal <https://baanknet.com> and get their User ID and password free of cost.

E-mail:support.ebkray@psballiance.com,Contact-91 8291220220

h)The intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid

i) **Bidding Process:** After successfully loading your wallet with requisite amount for your target property you require to login on to your <https://baanknet.com> account and go to Auction>live Auction tab on scheduled day of auction start bidding for the target property by clicking participate and then pay the required EMD amount and then Start Bidding .

J) **EMD REFUND:** There is an EMD REFUND link available in your login via which you can file EMD refund request. On approval of the EMD request the amount will be automatically credited to your registered bank account. Before that ensure that cancelled Cheque & bank mandate form is uploaded The EMD shall not carry any interest

k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10, 000.00 (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs. 10,000 as incremental value). 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 favor of the successful bidder, subject to confirmation of the same by the secured creditor.

l) 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 75% within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, he deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.

m) For sale proceeds above Rs 50 (Rupees Fifty) lacs, TDS shall be payable at the rate 1% of the Sale amount, which shall be Pable separately by the Successful buyer

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- o) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- p) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- q) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or **Jharsuguda I Branch** who, as a facilitating centre, shall make necessary arrangements.
- r) For further details contact **Sri Nihar Ranjan Misra**, Authorized Officer, Canara Bank, Attabira Branch (Mobile. No **7605009046**) e-mail id: **cb2805@canarabank.com** OR the service provider <https://baanknet.com> (M/s PSB Alliance Pvt. Ltd).
E-mail:support.ebkay@psballiance.com,Contact-91 8291220220

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: Sambalpur
Date: 16.09.2025

Internal

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କୃତେ କେନରା ବ୍ୟାଙ୍କ / For CANARA BANK
ଆଧିକୃତ ଅଧିକାରୀ
ଆଧିକୃତ ଅଧିକାରୀ, କେନରା ବ୍ୟାଙ୍କ, ସମ୍ବଲପୁର
Authorized Officer, Canara Bank

Internal