

REGIONAL OFFICE, KOLLAM

REF:RO: KLM:4212: SYAM:2026-27/01

Date: 03-08-2026

To

BORROWER/ GUARANTOR/MORTGAGOR

Mr. Syam Chandran R S, Chandralayam, Pavithreswaram, Kottarakkara Kollam	Mrs. Vidya PV, W/o Syam Chandran, Viji Bhavan Pallisserikkal, Sasthamkotta, Kollam
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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) of the Security Interest (Enforcement) Rules, 2002.

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, **KOLLAM AYATHIL 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

CERSAI ID: 400012732453

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 **24-08-2026**, for recovery of **₹ 20,00,776.09 (Rupees Twenty Lakh Seven Hundred and Seventy Six and Nine Paise Only)** as on date plus further interest and costs due to the **Kollam Ayathil Branch** of Canara Bank from **Mr. Syam Chandran R S, and Mrs. Vidya PV**. The reserve price will be **₹ 19,00,000.00 (Rupees Nineteen Lakhs Only)** and the earnest money deposit will be **₹ 1,90,000.00 (Rupees One Lakh Ninety Thousand Only)**.

1	Name and Address of the Secured Creditor	Canara Bank, Kollam Ayathil Branch	
2	Name and Address of the Borrower & Guarantor	Mr. Syam Chandran R S, Chandralayam, Pavithreswaram, Kottarakkara Kollam	Mrs. Vidya PV, W/o Syam Chandran, Viji Bhavan Pallisserikkal, Sasthamkotta, Kollam
3	Total liabilities as on date	₹ 20,00,776.09 (Rupees Twenty Lakh Seven Hundred and Seventy-Six and Nine Paise Only) as on date 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) 24-08-2026 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 4.04 ares of land with residential building located at Re Sy No 78/5-2-1 and 78/5-2-2, Block No 03, Pavithreswaram village, Kottarakkara Taluk, Kollam District owned by Mr. Syam Chandran.	

റിക്വെറി ലിഗൽ & ഫ്രോഡ് പ്രിവൻഷൻ വിഭാഗം
 റീജിയണൽ ഓഫീസ് കോല്ലം
 ഒന്നാം നില, റ്റാഗ് സെന്റർ
 രാമൻകുളംഗര,
 തിരുമുല്ലാവാരം പി ഒ
 കോല്ലം- 691012

वसूली विधि व धोखाधड़ी की रोकथाम अनुभाग
 क्षेत्रीय कार्यालय कोल्लम
 प्रथम तल, टैग सेंटर
 रामकुलंगरा, तिरुमुल्लावारम पी ओ
 कोल्लम- 691012

Recovery Legal & Fraud Prevention Section

Regional Office Kollam
 First Floor, TAG Centre
 Ramankulangara, Thirumullavaram PO
 Kollam – 691012

Ph: 0474-2791424
 mail: roklimrec@canarabank.com
 Web : www.canarabank.com

- 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 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, **KOLLAM AYATHIL Branch**, IFSC: **CNRB0004212**.
- 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 **21-08-2026 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, **Kollam Ayathil Branch** (Ph. No. Ph. No. 8281991491) e-mail id cb4212@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,
support.BAANKNET@psballiance.com./ support.ebkray@procure247.com)." Email:

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: 03-08-2026

Authorised Officer
Canara Bank

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