

REGIONAL OFFICE
SAFE WAY COMPLEX, PIRIVUSALA,
CHANDRANAGAR P.O.PALAKKAD – 678007

To

1. Mr VINU V
S/o VIJAYAN
ORAVAMADA, PALAMOKKU
AYILUR, PALAKKAD 678 508
MOB :: 91 9447353395

(Borrower/
Legal Heir of Mortgagor Late Lakshmi)

2. MR. V VIJAYAN,
ORAVUMADA, PALAMOKKU,
AYILOOR, NEMMARA,
PALAKKAD – 678510
3. VIMALA
W/O PRAMOD, MOOLA HOUSE,
AYILOOR, PALAKKAD – 678510
4. VINITHA
W/O MANIKANDAN
KALARIKKAL HOUSE
KONNANCHERY
AYIKKAD, VADAKKANCHERRY,
PALAKKAD-678510

(Legal Heir of Mortgagor Late Lakshmi)

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, **NEMMARA** branch of the Canara Bank will be sold on "As is where is", "As is what is", and "Whatever there is" on **13/10/2026**, for recovery of **₹16,49,637.72 (Rupees Sixteen Lakh Forty Nine Thousand Six Hundred and Thirty Seven, Paise Seventy Two only)** and interest thereon & Legal expenses and cost due to the **NEMMARA** Branch of Canara Bank from Borrower/legal heirs of Mortgagor Late Lakshmi:-



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- (1) Mr. Vinu V, S/o Vijayan, Oravamada, Palamokku, Ayilur, Palakkad -678 508
- (2) Mr. Vijayan, Oravumada, Palamokku, Ayiloor, Nemmara, Palakkad – 678510
- (3) Mrs. Vimala W/o Pramod, Moola House, Ayiloor, Palakkad – 678510
- (4) Mrs. Vinitha, W/o Manikandan, Kalarikkal House, Konnanchery, Ayikkad, Vadakkancherry, Palakkad – 678510

The reserve price for the property will be ₹20,20,000/- (Rupees Twenty Lakh Twenty Thousand Only) and the earnest money deposit will be ₹2,02,000/- (Rupees Two Lakh Two Thousand Only)

DETAILS OF PROPERTY

All part & parcel of the land Admeasuring 0.0141 Hectares & residential building thereon in Old Sy No 88/2Pt, Re Sy No 383/16 (Re Sy No 383/22 as per Thandaper Account) & Re Sy Block No 48, Vandazhi Amsom Desom, Vandazhi I Village, Alathur Taluk, Palakkad District in the name of late Lakshmi.

Boundaries;

East :: Property of Vinu

North :: Road

West :: Property of Suresh

South :: Canal

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: support.baanknet@psballiance.com or may contact Recovery Section, Regional Office, Palakkad, Canara Bank, (Ph. No 9495694504,9446998424, 9495216239) during office hours on any working day.

Date : 16/09/2026

Place : Palakkad



कृते केनरा बैंक For Canara Bank
Authorized Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED: 16/09/2026

1.	Name and Address of the Secured Creditor	Canara Bank, NEMMARA
2	Name and Address of the Borrower(s) & The Legal Heirs of Mortgagor	1. Mr VINU V S/o VIJAYAN, ORAVAMADA, PALAMOKKU AYILUR, PALAKKAD 678 508 2. MR. V VIJAYAN, ORAVUMADA, PALAMOKKU, AYILOOR, NEMMARA, PALAKKAD – 678510 3. Mrs. VIMALA W/O PRAMOD, MOOLA HOUSE, AYILOOR, PALAKKAD – 678510 4. VINITHA W/O MANIKANDAN KALARIKKAL HOUSE, KONNANCHERY AYIKKAD, VADAKKANCHERRY, PALAKKAD-678510
3	Property in the name of	Late Lakshmi
4	Total liabilities as on 10/09/2026	₹16,49,637.72 (Rupees Sixteen Lakh Forty Nine Thousand Six Hundred and Thirty Seven, Paise Seventy Two only) and further interest thereon & Legal expenses and cost
5	a) Mode of Auction	ONLINE
	b) Details of Auction service provider	M/s PSB Alliance Ltd (BAANKNET) Contact No.8291220220 e-mailaddress: support.BAANKNET@psballiance.com
	c)Date & Time of Auction	13/10/2026 Time: 12.00 PM to 1.00 pm (with unlimited extension of 10 minutes duration each till the conclusion of the sale.
	d)Portal of E Auction	https://baanknet.com/
	e)Reserve Price	₹20,20,000/- (Rupees Twenty Lakh Twenty Thousand Only)
6	The property can be inspected (Date and Time)	Before 12/10/2026 ; 5:00 pm.
7	Earnest Money Deposit (EMD) and last date of receipt of EMD	₹2,02,000/- (Rupees Two Lakh Two Thousand Only) & 13/10/2026 till 11.30 AM
8	Details of account to remit the remaining 90% of Sale price	Account No. 209272434 Account Name: Canara bank, Nemmara IFSC Code: CNRB0000810

* Details of Encumbrance & Litigation is not known

Confidential



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9. 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", "As is what is", and "Whatever there is" "Without Recourse" conditions**, including encumbrances, if any. 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.
- The property/ies will be sold above the Reserve Price
- 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 operative 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).
- 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. The EMD shall not carry any interest.
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- 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
- The incremental amount/price during the time of each extension shall be Rs. 10000/- (incremental price) and time shall be extended to 10 minutes when valid bid received in last minutes.
- Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor
- 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.
- 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.
- 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



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SPECIAL INSTRUCTION/CAUTION

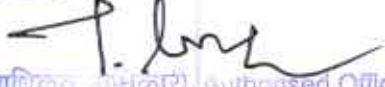
Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent 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: PALAKKAD

Date : 16/09/2026



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