

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 to the Secured Creditor, the constructive 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 **30/10/2026** for recovery of Rs.26,42,70,914.51/- (Rupees Twenty six crore forty two lakh seventy thousand nine hundred fourteen paise fifty one only) as on 19/09/2026 and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers:

M/s Aiswarya lakshmi gold and Diamonds 18/417 West Fort Road, Opp to Rappadi, Palakkad - 687001	Smt. Aiswarya Ram D/o Ramachandran C-12 Hill View nagar Pudukkariyaram Palakkad - 678731	Smt Parvathy Ammal W/o Krishnakutty Gupthan Perrimpadari P.O Palakkad - 678762	Smt Sreekala TP W/o Ramachandran C-12 Hill View nagar Pudukkariyaram Palakkad - 678731
Smt Santha Ammal W/o lakshmana gupthan Ayichathu House P.O.Karakurassi Palakkad - 678595	Ramachandran K S/o Krishnakutty Gupthan C-12 Hill View nagar Pudukkariyaram Palakkad - 678731	Lakshmana Gupthan S/o Shankunni Gupthan Ayichathu House P.O.Karakurassi Palakkad - 678595	Maheswar TP S/o Lakshmana Gupthan Ayichathu House P.O.Karakurassi Palakkad - 678595

Property	Reserve Price	Earnest Money Deposit
Property 1	Rs.9,00,000.00	Rs.90,000.00
Property 2	Rs.1,11,00,000.00	Rs.11,10,000.00
Property 3	Rs.1,06,00,000.00	Rs.10,60,000.00
Property 4	Rs.9,00,000.00	Rs.90,000.00
Property 5	Rs.9,00,000.00	Rs.90,000.00
Property 6	Rs.9,00,000.00	Rs.90,000.00
Property 7	Rs.3,38,00,000.00	Rs.33,80,000.00
Property 8	Rs.9,00,000.00	Rs.90,000.00
Property 9	Rs.9,00,000.00	Rs.90,000.00

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കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് എ.ആർ. എം.ബ്രാഞ്ച്, ഒന്നാം നില, പോട്ടൽഫോറ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसूलीप्रबंधनकोडि कोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूर रोड, कोडि कोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHICODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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Details and full description of the immovable properties:

Property 1:

4.04 Ares (approx. 9.98 cents) of vacant land in Re Sy.No.41/2 in Pudussery East Village, Palakkad Taluk, Palakkad District. Owned by Sreekala T P sale deed no.2403/2011 dated 30.03.2011 together with all rights.

Boundaries

North : Property of Railway

South : 5 m Road

East : Property of Parvathy Ammal

West : Property of Lakshmana Guptan

Property 2:

47.82 Ares(approx. 118.00 cents) vacant land in Re Sy. 41/2, 47/1-2, 47/2 in Pudussery East Village, Palakkad Taluk, Palakkad District. Owned by Sreekala T P sale deed no.2407/2011 dated 30.03.2011 together with all rights.

Boundaries Sy. No. 47/2

North : Property of Mahalingam

South : Property of Kandappan

East : Vellachal

West : 5 m Road

Boundaries Sy. No. 41/2

North : Property of Vignesh

South : Road

East : Property of Vinodkumar

West : Property of Nagaraj

Property 3:

31.94 Ares(78.93 cents) of land and two unfinished RCC residential buildings in Re Sy. No. 47/5, 50/2 in Pudussery East Village Palakkad Taluk, Palakkad District. Owned by Sreekala T P Sale deed no. 9180 of 2010 dated 20.12.2010 together with all rights.

Boundaries Sy. No. 47/5

North : Property of Balasubramanian

South : Property of Nagaraj & George

East : Property of Nagaraj

West : Road & Mahalingam's Property

Boundaries Sy. No. 50/2

North : Property of Balasubramanian

South : Property of Nagaraj & George

East : Property of Nagaraj

West : Road & Mahalingam's Property

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കോഴിക്കോട് സ്പെഷ്യാലൈസ്ഡ് എ.ആർ. എം.ബ്രാഞ്ച്, ഒന്നാംനില, പോട്ടൽപാറ ബിൽഡിംഗ്, മാവൂർറോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसुलीप्रबंधनकोडीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूररोड, कोडीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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Property 4:

4.04 Ares(approx. 9.98 cents) of vacant land in Re Sy. No. 41/2 in Pudussery East village, Palakkad Taluk, Palakkad District owned by Mr. Maheswar T P sale deed no. 2406/2011 dated 30.03.2011 together with all rights.

Boundaries

North : Property of Railway
South : 5m wide Road
East : Property of Lakshmana Guptan
West : Property of Ramachandran

Property 5:

4.04 Ares(approx. 9.98 cents) of vacant land in Re SY. No. 41/2 in Pudussery East Village, Palakkad Taluk, Palakkad District owned by Dr. K Ramachandran sale deed no. 2402/2011 dated 30.03.2011 together with all rights

Boundaries

North : Property of Railway
South : 5 m Road
East : Property of Parvathy
West : Property of K V Rajan

Property 6:

4.04 Ares(approx. 9.98 cents) of vacant land in Re Sy.41/2 in Pudussery East Village, Palakkad Taluk, Palakkad District owned by Mr. Lakshmana Guptan sale deed no. 2404/2011 dated 30.03.2011 together with all rights.

Boundaries

North : Property of Railway
South : 5m wide Road
East : Property of Sreekala
West : Property of Maheswar

Property 7:

92.13 ares of vacant land in Re Sy. No. 47/2, 41/3, 41/2 in Pudussery East Village, Palakkad Taluk Palakkad District owned By Mrs Santha Lakshmanan sale deed no. 6899/2010 dated 18.09.2010 together with all rights.

Boundaries Sy. No. 47/2 (26.83 ares)

North : Property of Mahalingam
South : Property of Nagaraj
East : 7 m Width road
West : Property of Nagaraj and Mini

Boundaries Sy. No. 47/2 (2.02 ares)

North : Property of Mahalingam

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കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് എ.ആർ. എം.ബാഞ്ച്, ഒന്നാംനില, ഹോട്ടൽഫോറാബിൽഡിംഗ്, മാവൂർറോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसुलीप्रबंधनकोझीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावुरोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHICODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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South : Property of Mahalingam
 East : Property of Mahalingam
 West : 7 m Width road

Boundaries Sy. No. 47/2 (35.61 ares)

North : Property of Jayakrishnan and Nethra
 South : Property of Parameswaran and Govindaraj
 East : 7 m Width road
 West : Property of Govindaraj and A P Steel

Boundaries Sy. No. 47/2 (12.14 ares)

North : Property of Mahalingam
 South : Property of Ramachandran and Nethra
 East : 7 m Width road, Property of Ramachandran and Mahalingam
 West : Property of Nagaraj

Boundaries Sy. No. 41/3 (6.07 ares)

North : 5 m Road
 South : Property of Nagaraj
 East : Property of Nagaraj
 West : Property of Geetha Venugopal

Boundaries Sy. No. 41/2 (9.46 ares)

North : 6 m Road
 South : Property of Geetha Venugopal and Prabha Vijay
 East : Property of Asha Unni
 West : Property of Dr. Satheesh

Property 8:

4.04 Ares of vacant land in Re Sy. 41/2, 47/1, 47/2 in Pudukkottai East Palakkad Taluk, Palakkad District owned by Dr. K Ramachandran sale deed No. 2409/2011 dated 30.03.2011 together with all rights

Boundaries Sy. No. 41/2

North : Property of Railway
 South : 5 m Road
 East : 2 nd Schedule - Sreekala Property
 West : Property of Parvathy Ammal

Boundaries Sy. No. 47/1,2

North : Property of Railway
 South : 5 m Road
 East : Property of Sreekala
 West : Property of Parvathy Ammal

Property 9:



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കോഴിക്കോട് സ്പെഷലൈസ്ഡ് എ.ആർ.എം.ബ്രാഞ്ച്, ഹോട്ടൽ ഫോർ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसूलीप्रबंधनकोशीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूरुड, कोशीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHICODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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All that piece and parcel of land and building in 0.0404 hectares of land in Block No.33 Sy No.41/2 in puduserry east village ,Palakkad Taluk,Palakkad District in the name of Parvathy Ammal

Boundaries:

North : Property of Railway
 South : 5 m Road
 East : Property of Ramachandran
 West :Property of Sreekala

For Detailed terms and conditions of the sale please refer the link “ E-Auction” provided in Canara Bank Website (www.canarabank.bank.in) or may contact Authorized Officer ARM Branch, Kozhikode, mail id : cb7594@canarabank.com, Ph: 9188406941

Date: 19/09/2026

Place: Kozhikode

Authorized Officer
 CANARA BANK
 प्राधिकृत अधिकारी / Authorised Officer
 ए.आर.एम शाखा कोझिकोड
 A.R.M Branch Kozhikode

*Excluding movables

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	M/s Aiswarya lakshmi gold and Diamonds 18/417 West Fort Road, Opp to Rappadi, Palakkad - 687001 Smt. Aiswarya Ram D/o Ramachandran C-12 Hill View nagar Puduppariyaram Palakkad - 678731 Smt Parvathy Ammal W/o Krishnakutty Gupthan Perrimpadari P.O Palakkad - 678762 Smt Sreekala TP

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കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് എ.ആർ.എം. ബ്രാഞ്ച്, ഒന്നാം നില, പോട്ടൽമഠം ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसूलीप्रबंधनकोड्रीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूर रोड, कोड्रीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHICODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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		W/o Ramachandran C-12 Hill View nagar Puduppariyaram Palakkad - 678731 Smt Santha Ammal W/o lakshmana gupthan Ayichathu House P.O.Karakurassi Palakkad - 678595 Ramachandran K S/o Krishnakutty Gupthan C-12 Hill View nagar Puduppariyaram Palakkad - 678731 Lakshmana Gupthan S/o Shankunni Gupthan Ayichathu House P.O.Karakurassi Palakkad - 678595 Maheswar TP S/o Lakshmana Gupthan Ayichathu House P.O.Karakurassi Palakkad - 678595
3.	Total liabilities	Rs.26,42,70,914.51/- (Rupees Twenty six crore forty two lakh seventy thousand nine hundred fourteen paise fifty one only) as on 19/09/2026 and further interest and other expenses
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 :	30/10/2026 between 12.00 PM and 01.00 PM (With unlimited extension of 5 minutes duration each till sale is concluded)
	(d) Place of Auction	Online through website https://baanknet.com/

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കോഴിക്കോട് സ്പെഷലൈസ്ഡ് അർമ് ബ്രാഞ്ച്, ഫിർസ്റ്റ് ഫ്ലോർ, ഹോട്ടൽ ഫോറാ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसुलीप्रबंधनकोझीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूरोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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5.	Details of Property/ies	Property 1: 4.04 Ares (approx. 9.98 cents) of vacant land in Re Sy.No.41/2 in Pudussery East Village, Palakkad Taluk, Palakkad District. Owned by Sreekala T P sale deed no.2403/2011 dated 30.03.2011 together with all rights. <u>Boundaries</u> North : Property of Railway South : 5 m Road East : Property of Parvathy Ammal West : Property of Lakshmana Guptan <u>Property 2:</u> 47.82 Ares(approx. 118.00 cents) vacant land in Re Sy. 41/2, 47/1-2, 47/2 in Pudussery East Village, Palakkad Taluk, Palakkad District. Owned by Sreekala T P sale deed no.2407/2011 dated 30.03.2011 together with all rights. <u>Boundaries Sy. No. 47/2</u> North : Property of Mahalingam South : Property of Kandappan East : Vellachal West : 5 m Road <u>Boundaries Sy. No. 41/2</u> North : Property of Vignesh South : Road East : Property of Vinodkumar West : Property of Nagaraj <u>Property 3:</u> 31.94 Ares(78.93 cents) of land and two unfinished RCC residential buildings in Re Sy. No. 47/5, 50/2 in Pudussery East Village Palakkad Taluk, Palakkad District. Owned by Sreekala T P Sale deed no. 9180 of 2010 dated 20.12.2010 together with all rights. <u>Boundaries Sy. No. 47/5</u> North : Property of Balasubramanian South : Property of Nagaraj & George East : Property of Nagaraj West : Road & Mahalingam's Property <u>Boundaries Sy. No. 50/2</u>
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കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് എ.ആർ. എം.ബ്രാഞ്ച്, ഒന്നാംനില, ഹോട്ടൽ ഫോറാ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसुलीप्रबंधनकोझीकोड पहलीमजिल, होटलफोराबिल्डिंग, मावूररोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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North : Property of Balasubramanian
 South : Property of Nagaraj & George
 East : Property of Nagaraj
 West : Road & Mahalingam's Property

Property 4:

4.04 Ares(approx. 9.98 cents) of vacant land in Re Sy. No. 41/2 in Pudussery East village, Palakkad Taluk, Palakkad District owned by Mr. Maheswar T P sale deed no. 2406/2011 dated 30.03.2011 together with all rights.

Boundaries

North : Property of Railway
 South : 5m wide Road
 East : Property of Lakshmana Guptan
 West : Property of Ramachandran

Property 5:

4.04 Ares(approx. 9.98 cents) of vacant land in Re SY. No. 41/2 in Pudussery East Village, Palakkad Taluk, Palakkad District owned by Dr. K Ramachandran sale deed no. 2402/2011 dated 30.03.2011 together with all rights

Boundaries

North : Property of Railway
 South : 5 m Road
 East : Property of Parvathy
 West : Property of K V Rajan

Property 6:

4.04 Ares(approx. 9.98 cents) of vacant land in Re Sy.41/2 in Pudussery East Village, Palakkad Taluk, Palakkad District owned by Mr. Lakshmana Guptan sale deed no. 2404/2011 dated 30.03.2011 together with all rights.

Boundaries

North : Property of Railway
 South : 5m wide Road
 East : Property of Sreekala
 West : Property of Maheswar

Property 7:

92.13 ares of vacant land in Re Sy. No. 47/2,

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കോഴിക്കോട് പ്രത്യേക ശാഖ, ആർ. എം. ബോയ്, ഒന്നാം നില, ഹോട്ടൽ ഫോർ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം

आस्तिवसुलीप्रबंधनकोडीकोड पहलीमजिल, होटलफोराबिल्डिंग, मावुरोड, कोडीकोड-673001 केरल

SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA

☎ : 9188406941
 ✉ : cb7594@canarabank.com
 Web : www.canarabank.bank.in



	41/3, 41/2 in Pudukkottai East Village, Palakkad Taluk Palakkad District owned By Mrs Santha Lakshmanan sale deed no. 6899/2010 dated 18.09.2010 together with all rights. <u>Boundaries Sy. No. 47/2 (26.83 ares)</u> North : Property of Mahalingam South : Property of Nagaraj East : 7 m Width road West : Property of Nagaraj and Mini <u>Boundaries Sy. No. 47/2 (2.02 ares)</u> North : Property of Mahalingam South : Property of Mahalingam East : Property of Mahalingam West : 7 m Width road <u>Boundaries Sy. No. 47/2 (35.61 ares)</u> North : Property of Jayakrishnan and Nethra South : Property of Parameswaran and Govindaraj East : 7 m Width road West : Property of Govindaraj and A P Steel <u>Boundaries Sy. No. 47/2 (12.14 ares)</u> North : Property of Mahalingam South : Property of Ramachandran and Nethra East : 7 m Width road, Property of Ramachandran and Mahalingam West : Property of Nagaraj <u>Boundaries Sy. No. 41/3 (6.07 ares)</u> North : 5 m Road South : Property of Nagaraj East : Property of Nagaraj West : Property of Geetha Venugopal <u>Boundaries Sy. No. 41/2 (9.46 ares)</u> North : 6 m Road South : Property of Geetha Venugopal and Prabha Vijay East : Property of Asha Unni West : Property of Dr. Satheesh <u>Property 8:</u> 4.04 Ares of vacant land in Re Sy. 41/2, 47/1, 47/2 in Pudukkottai East Palakkad Taluk, Palakkad District owned by Dr. K Ramachandran sale deed No. 2409/2011 dated
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കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് ബ്രാഞ്ച്, എം.ബി.എസ്. ഒന്നാം നമ്പർ, ഹോട്ടൽ ഫോറാ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसुलीप्रबंधनकोडीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूररोड, कोडीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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		30.03.2011 together with all rights <u>Boundaries Sy. No. 41/2</u> North : Property of Railway South : 5 m Road East : 2 nd Schedule - Sreekala Property West : Property of Parvathy Ammal <u>Boundaries Sy. No. 47/1,2</u> North : Property of Railway South : 5 m Road East : Property of Sreekala West : Property of Parvathy Ammal <u>Property 9:</u> All that piece and parcel of land and building in 0.0404 hectares of land in Block No.33 Sy No.41/2 in puduserry east village ,Palakkad Taluk,Palakkad District in the name of Parvathy Ammal <u>Boundaries:</u> North : Property of Railway South : 5 m Road East : Property of Ramachandran West :Property of Sreekala		
6.	Reserve Price of Property:	Property 1	Rs.9,00,000/-	Rupees Nine lakh only
		Property 2	Rs.1,11,00,000/-	Rupees One Crore eleven lakh only
		Property 3	Rs.1,06,00,000/-	Rupees One Crore six Lakhs only
		Property 4	Rs.9,00,000/-	Rupees Nine lakh only
		Property 5	Rs.9,00,000/-	Rupees Nine lakh only
		Property 6	Rs.9,00,000/-	Rupees Nine lakh only
		Property 7	Rs. 3,38,00,000/-	Rupees Three Crore thirty eight Lakhs only
		Property 8	Rs.9,00,000/-	Rupees Nine lakh only
		Property 9	Rs.9,00,000/-	Rupees Nine lakh only
7.	Earnest Money Deposit (EMD)	Property 1	Rs.90,000.00	Rupees Ninety thousand Only
		Property 2	Rs. 11,10,000.00	Rupees eleven Lakhs ten thousand Only

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കോഴിക്കോട് സ്പെഷലൈസ്ഡ് അംബ്രാഞ്ച്
 ഫോറം ബിൽഡിംഗ്,
 മാവൂർ റോഡ്,
 കോഴിക്കോട്-673001
 കേരളം

आस्तिवसूलीप्रबंधनकोझीकोड
 पहलीमंजिल,
 होटलफोराबिल्डिंग,
 मावुरोड,
 कोझीकोड-673001
 केरल

SPECIALIZED ARM BRANCH KOZHIKODE,
 FIRST FLOOR,
 HOTEL FOURA BLDG,
 MAVOOR ROAD,
 KOZHIKODE-673001
 KERALA

☎ : 9188406941
 ✉ : cb7594@canarabank.com
 Web : www.canarabank.bank.in

		Property 3	Rs. 10,60,000.00	Rupees ten lakh sixty thousand only
		Property 4	Rs.90,000.00	Rupees Ninty thousand Only
		Property 5	Rs.90,000.00	Rupees Ninty thousand Only
		Property 6	Rs.90,000.00	Rupees Ninty thousand Only
		Property 7	Rs. 33,80,000.00	Rupees Thirty three lakh eighty thousand only
		Property 8	Rs.90,000.00	Rupees Ninty thousand Only
		Property 9	Rs.90,000.00	Rupees Ninty thousand Only
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		

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/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.
- The property/ies will be sold above the Reserve Price.
- The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM
- 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).
- The intending bidders shall deposit Earnest Money Deposit (EMD) as per point 7 above being 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

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in the account details as mentioned in the said challan" on or before 30/10/2026 before 12:00 PM.

- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.1,00,000/- (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.1,00,000/- (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.

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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

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: Kozhikode
Date: 19/09/2026

कुत केनरा बैंक
For Canara Bank

AUTHORISED OFFICER
CANARA BANK
ए.आर.एम. ब्रांच कोझिकोड
A.R.M Branch Kozhikode

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കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് എ.ആർ.എം. ബ്രാഞ്ച്, ഒന്നാം നില, ഹോട്ടൽ ഫോറാ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसूलीप्रबंधनकोडीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूरुड, कोडीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHICODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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