

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

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 / charged to the secured Creditor, the **constructive / physical possession** of which has been taken by the Authorised Officer of Canara Bank **Broad way Branch** (Secured Creditor), will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **15/10/2026**, for recovery of **Rs 1892668.43 (Rupees Eighteen lakhs ninety two thousand six hundred and sixty eight and fourty three paise only)** as on **16/07/2026** plus unapplied interest, further interest, costs, expenses, legal charges and other charges thereon due to the Secured Creditor from from **(1) MS. JISMA PLACID and (2) MR. PLACID XAVIER DESAI HOMES VADUTHALA 6 I SILVER STONE ERNAKULAM-682023(3) MRS. LIMA PLACID, KADUNGAMPARAMBIL DESAI HOMES VADUTHALA 6 I SILVER STONE ERNAKULAM-682023**

The reserve price for the property will be **Rs. 6150000 (Rupees Sixty one lakhs fifty thousand Only)** and the earnest money deposit will be **615000(Rupees Six lakhs fifteen thousand only)**

1	Name and Address of the Secured Creditor	Canara Bank, Broad way branch, shenoys chambers,No 40/2363 L&M,Shanmugham road,Ernakulam 682031
2	Name and Address of the Borrower & Guarantor	(1) MS. JISMA PLACID and (2) MR. PLACID XAVIER DESAI HOMES VADUTHALA 6 I SILVER STONE ERNAKULAM-682023(3) MRS. LIMA PLACID, KADUNGAMPARAMBIL DESAI HOMES VADUTHALA 6 I SILVER STONE ERNAKULAM-682023
3	Total liabilities	Rs 1892668.43 (Rupees Eighteen lakhs ninety two thousand six hundred and sixty eight and fourty three paise only) as on 16/07/2026 plus unapplied interest, further interest, costs, expenses, legal charges and other charges thereon
4	e) Mode of Auction f) Details of Auction service provider g) Date & Time of Auction h) Place of Auction	E auction M/s PSB Alliance (eBkray) 15/10/2026 from 11.00 AM to 02.00 PM Online
5	Details of Property/ies	1600/340000 undivided share in the 1 hectare 22.49 ares made up of 3.10 ares in Sy. No. 1077/5, 9.48 ares in Sy. No. 1081/1, 5.31 ares in Sy. No. 1081/2, 7.69 ares in Sy. No. 1081/3, 3.28 ares in Sy. No. 1081/4, 66.11 ares in Sy. No. 1081/5, 6.50 ares in Sy. No. 1081/10, 3.49 ares in Sy. No. 1081/11, 3.79 ares in Sy. No. 1081/12 and 13.74 ares in Sy. No. 1082/1 all in Cheranelloor Village together with apartment no. 6-I having Cochin corporation No. 47/1404-F8(vi) (New No. 32/831-F8) in the sixth floor having super built area 148.643 Sq. Meter with a covered car park in the car parking area of DD Silver Stone Apartments together with the right of proportionate share in the common areas like stair cases, lifts, electric room, pump, high level water tank, septic tank, etc of the said complex but excluding the right on roof terrace top of the building complex and other car parking area in the car parking areas of the said building complex and right of way through the internal roads in the area marked for independent unit. Boundaries as per deed East – Properties of Pious A Kottam,

		M A Joseph and Thankamma Joy in Sy. No. 1081/5, 1080,1080/2 South – Properties of Joy, Michael in Sy No. 1081/6 and pipe line road West – Drainage and Properties of Satheesh Kumar in Sy No. 1051 and 1055 and private road North – Padam Road (Corporation Road) and property in Sy. No. 1077 sold by Jyomon Builders. CERSAI ASSET ID: 200008962670 CERSAI SECURITY ID:400008977720 TITLE HOLDER:PLACID XAVIER
6	Reserve Price	Rs. 6150000 (Rupees Sixty one lakhs fifty thousand Only)
7	Earnest Money Deposit	Rs 615000(Rupees Six lakhs fifteen thousand only).
8	The property can be inspected	with Prior Appointment with Authorized Officer, on any working day between 3 PM and 5.00 PM

9. Other terms and conditions

- a. The property/ies will be sold in “As is where is”, “As is what is”, and “Whatever there is” condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 3 PM and 5.00 PM.
- d. 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 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).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs 615000(Rupees Six lakhs fifteen thousand only)**, being of 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 in the account details as mentioned in the said challan" on or before **13-10-2026** at 5.00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 50000** (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. 50000** (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.

