

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

(Legal Heir of Mortgagor Late Lakshmi)

4. VINITHA
W/O MANIKANDAN
KALARIKKAL HOUSE
KONNANCHERY
AYIKKAD, VADAKKANCHERRY,
PALAKKAD-678510

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 **16/11/2026**, for recovery of **₹16,95,089.72 (Rupees Sixteen Lakh Ninety Five Thousand Eighty Nine, 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 **₹18,20,000/- (Rupees Eighteen Lakh Twenty Thousand Only)** and the earnest money deposit will be **₹1,82,000/- (Rupees One Lakh Eighty-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 : 26/10/2026

Place : Palakkad



കൃതേ കേനरा बैंक For Canara Bank
P. Jeyaraj
प्राधिकृत अधिकारी Authorised Officer
CANARA BANK

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED: 26/10/2026

1.	Name and Address of the Secured Creditor	Canara Bank, NEMMARA
2	Name and Address of the Borrower(s) & The Legal Heirs of Mortgagor	<p>1. Mr VINU V S/o VIJAYAN, ORAVAMADA, PALAMOKKU AYILUR, PALAKKAD 678 508</p> <p>2. MR. V VIJAYAN, ORAVUMADA, PALAMOKKU, AYILOOR, NEMMARA, PALAKKAD – 678510</p> <p>3. Mrs. VIMALA W/O PRAMOD, MOOLA HOUSE, AYILOOR, PALAKKAD – 678510</p> <p>4. VINITHA W/O MANIKANDAN KALARIKKAL HOUSE, KONNANCHERY AYIKKAD, VADAKKANCHERRY, PALAKKAD-678510</p>
3	Total liabilities as on 02/10/2026	₹16,95,089.72 (Rupees Sixteen Lakh Ninety-Five Thousand Eighty Nine, Paise Seventy Two Only) and further interest thereon & Legal expenses and cost
4	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	16/11/2026 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/
5	Details of Property	<p>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.</p> <p>Boundaries;</p> <p>East :: Property of Vinu</p> <p>North :: Road</p> <p>West :: Property of Suresh</p> <p>South :: Canal</p>
6	Reserve Price	₹18,20,000/- (Rupees Eighteen Lakh Twenty Thousand Only)
7	Earnest Money Deposit (EMD) and last date of receipt of EMD	₹1,82,000/- (Rupees One Lakh Eighty-Two Thousand Only) & 16/11/2026 till 11.30 AM
8	The property can be inspected (Date and Time)	Before 13/11/2026 ; 5:00 pm.

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9	Detail of Encumbrance	Not to the knowledge of the bank
10	Detail of litigation	Not to the knowledge of the bank
11	Details of account to remit the remaining 90% of Sale price	Account No. 209272434 Account Name: Canara bank, Nemmara IFSC Code: CNRB0000810

12. 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 Sl 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 before 13/11/2026
- 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/ 9892219848/8160205051/ 7046612345/6354910172) Email:support.baanknet@psballiance.com.
- The intending bidders shall deposit Earnest Money Deposit (EMD) of each item of property as mentioned in the above table 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 in the account details as mentioned in the said challan" on or before 16/11/2026 before 11.30 am
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- (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.



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प्राधिकृत अधिकारी Authorised Officer

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- 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 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 Palakkad Nemmara Branch, IFSC Code **CNRB0000810**.
- 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. GST applicable for plant and machinery at 18% over and above the final sale price. Sale certificate will be only issued after payment of GST.
- 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. 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 Sl 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.

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- 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 Recovery Section, Regional Office, Palakkad or ARM Branch Kozhikode (Ph. No. 9495694504, 9446998424, 9495216239) may be contacted during office hours on any working day, e-mail id cb7594@canarabank.com/ropkdrec@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: PALAKKAD
Date : 26/10/2026



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प्राधिकृत अधिकारी Authorised Officer
CANARA BANK