CERSAI ID: 100000666740

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 **21-11-2026**, for recovery of **₹ 12,68,591.74/- (Rupees Twelve Lakh Sixty Eight Thousand Five Hundred and Ninety One and Seventy Four Paise Only)** as on 24.07.2026 plus further interest and costs due to the **Thiruvalla Branch** of Canara Bank from **Mr Santhosh Kumar P V** (deceased and represented by legal heirs), **Mrs Mini S Nair** (Joint Borrower cum Legal Heir), **Mrs Ammu S Nair** (Legal Heir) & **Mr Arjun S Nair** (Legal Heir). The reserve price will be **₹14,60,000.00 (Rupees Forteen Lakhs Sixty Thousand Only)** and the earnest money deposit will be **₹1,46,000.00 (Rupees One Lakh Forty-Six Thousand Only).**

1	Name and Address of the Secured Creditor	**Canara Bank, Thiruvalla Branch**	
2	Name and Address of the Borrower & Guarantor	**Mr Santhosh Kumar P V** (deceased and represented by legal heirs) Manthrayil House, Chathankary P O, Thiruvalla, Peringara , Pathanamthitta 689112	**Mrs Mini S Nair (Joint Borrower cum Legal Heir)** Manthrayil House, Chathankary P O, Thiruvalla , Peringara, Pathanamthitta 689112
		Mrs Ammu S Nair (Legal Heir) Manthrayil House, Chathankary P O, Thiruvalla , Peringara , Pathanamthitta 689112	**Mr Arjun S Nair (Legal Heir)** Manthrayil House, Chathankary P O, Thiruvalla , Peringara , Pathanamthitta 689112
3	Total liabilities as on 24.07.2026	**₹ 12,68,591.74/- (Rupees Twelve Lakh Sixty-Eight Thousand Five Hundred and Ninety-One and Seventy-Four Paise Only)** as on 24.07.2026 plus further interest along with suit expenses and other legal charges.	

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കനറാ ബാങ്ക് केनरा बैंक Canara Bank

(A Government of India Undertaking) Syndicate

REGIONAL OFFICE, KOLLAM

REF:RO: KLM:1982: SKPV:2026-27/02 **Date: 30-10-2026**

To

BORROWER/ GUARANTOR/MORTGAGOR

Mr Santhosh Kumar P V (deceased and represented by legal heirs) Manthrayil House, Chathankary P O, Thiruvalla, Peringara , Pathanamthitta 689112	**Mrs Mini S Nair (Joint Borrower cum Legal Heir)** Manthrayil House, Chathankary P O, Thiruvalla , Peringara, Pathanamthitta 689112
Ammu S Nair (Legal Heir) Manthrayil House, Chathankary P O, Thiruvalla , Peringara , Pathanamthitta 689112	**Arjun S Nair (Legal Heir)** Manthrayil House, Chathankary P O, Thiruvalla , Peringara , Pathanamthitta 689112

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) & 9 of the Security Interest (Enforcement) Rules, 2002.

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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, **THIRUVALLA 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.

कृते केनरा बैंक / For CANARA BANK

Yours faithfully,

Authorised Officer

प्राधिकृत अधिकारी / Authorised officer

Canara Bank

ENCLOSURE – SALE NOTICE

റിക്കവറി ലീഗൽ & ഫ്രോഡ് പ്രിവൻഷൻ വിഭാഗം
റീജിയണൽ ഓഫീസ്കൊല്ലം
ഒന്നാംനില, ടാഗ്സെൻറർ
രാമൻകുളംഗര,
തിരുമുല്ലാവാരം പി ഒ
കൊല്ലം– 691012

वसूली विधि व धोखाधड़ी की रोकथाम अनुभाग
क्षेत्रीय कार्यालयकोल्लम
प्रथम तल, टैग सेंटर
रामंकुलंगरा, 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: roklmrec@canarabank.com
Web : www.canarabank.com

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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) **21-11-2026** 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 4.86 Ares of land with residential building Sy No 85/1, Re Sy No 265/16-1, Block No 11, Door No 4/236, Kuttoor village, Thiruvalla Pathanamthitta. **Boundaries (As per location Sketch)** North: Properties of Geethakumari Pottanmala, Maya Dinesh and 3 feet road East : Property of Omana Amma South : Property of Manu Melekuttu West : Property of Soman Pottanmala
6	Reserve Price	**₹14,60,000.00 (Rupees Foteen Lakhs Sixty Thousand Only)**
7	Earnest Money Deposit	**₹1,46,000.00 (Rupees One Lakh Forty-Six Thousand Only)**
8	The property can be inspected Date & Time	On or before **20-11-2026** between 10.00 AM 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 of the Authorized Officer, on or before **20-11-2026 between 10.00 am to 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.**

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e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **₹1,46,000.00 (Rupees One Lakh Forty-Six Thousand Only)** 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 **20-11-2026, 5.00 PM**.

f. 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.

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, **Thiruvalla Branch**, IFSC: **CNRB0001982.**

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.

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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 **20-11-2026 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, **Thiruvalla Branch** (Ph. No. 0469 2630863,2604862, 2605866) e-mail id cb1982@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, Email: support.BAANKNET@psballiance.com./ support.ebkray@procure247.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.

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised officer

Authorised Officer
Canara Bank

Place: Kollam
Date: 30-10-2026

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