കനറാ ബാങ്ക് केनरा बैंक Canara Bank
ഒരു ഭാരത സർക്കാർ സ്ഥാപനം | भारत सरकार का उपक्रम | A Government of India Undertaking
സിൻഡിക്കേറ്റ് सिंडिकेट Syndicate

Regional Office: Alappuzha, Ground floor, BSNL CTO Building, Near Iron Bridge, Alappuzha, Kerala - 688011. Ph No. 0477 2950500, Email: roalprec@canarabank.com

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 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/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of **Mulakuzha (5966) Branch** of the Canara Bank, Bldg No: III/151 B, Kanickamandapam Junction, MC Road, Mulakuzha PO, Alappuzha - 689505 will be sold on "**As is where is", "As is what is", and " Whatever there is" on 28-08-2024**, for recovery of **₹49,71,801.23 /- (Rupees Forty Nine Lakh Seventy One Thousand Eight Hundred One and Paisa Twenty Three only)** as on 16-07-2024 plus further interest and costs due to the **Mulakuzha (5966) Branch** of the Canara Bank, from borrower **Mr. Suresh Kumar, S/o Damodaran Nair and Mrs. Vidya J Nair, W/o Suresh Kumar both residing at Thadathil Puthenveetil, Kidagannoor PO, Pathanamthitta - 689514.**

The reserve price for the property will be **₹43,73,000/- (Rupees Forty Three Lakh Seventy Three Thousand Only)** and the earnest money deposit will be **₹4,38,000/- (Rupees Four Lakh Thirty Eight Thousand Only).**

Details and full description of the immovable property with known encumbrances, if any:
All part and parcel of land having an extent of **9.40(8.92+0.48) Ares** along with building thereon in Re Sy Nos: 379/5-1 and 379/9-2(Old Sy No:45/10A and 45/10) of Thandapper No: 5361 in Block No: 3 , Aranmula Village, Kozhenchery Taluk, Pathanamthitta District owned by **Mr.Suresh Kumar**

Boundaries as per Location Sketch
North: Pathway
South : Property of Puthiyaveettil Chavadiyil
East : Property of Retnamma Chempakasseriyil
West : Panchayath Road

There are no known encumbrances on the above property as per the knowledge of the bank.

Type of Possession:- Symbolic Possession

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (**https://www.canarabank.com**) or may contact Branch Manager of **Mulakuzha (5966) Branch** of the Canara Bank, Bldg No: III/151 B, Kanickamandapam Junction, MC Road, Mulakuzha PO, Alappuzha - 689505 Ph No (0479 2467156, 8281409337) during office hours on any working day.

Date: 20.07.2024
Place: ALAPPUZHA

Authorised Officer
CANARA BANK

കനറാ ബാങ്ക് केनरा बैंक Canara Bank
सिंडिकेट Syndicate

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED: 20.07.2024

1.	Name and Address of the Secured Creditor	:	Canara Bank, Bldg No: III/151 B, Kanickamandapam Junction, MC Road, Mulakuzha PO, Alappuzha - 689505
2	Name and Address of the Borrower(s)	:	Mr. Suresh Kumar, S/o Damodaran Nair and Mrs. Vidya J Nair, W/o Suresh Kumar both residing at Thadathil Puthenveetil, Kidagannoor PO, Pathanamthitta - 689514
3	Property in the name of	:	Mr. Suresh Kumar
4	Total liabilities as on 16.07.2024	:	₹49,71,801.23 /- (Rupees Forty Nine Lakh Seventy One Thousand Eight Hundred One and Paisa Twenty Three only)
5	a) Mode of Auction		Online
	b) Details of Auction service provider	:	M/s PSB Alliance Ltd Contact no. 8291220220 Email id: support.ebkray@psballiance.com
	c)Date & Time of Auction	:	**28.08.2024** Time: 11.00 am to 12.00 pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale.
	d)Portal of E Auction	:	http://ebkray.in/
	d)Place of Auction	:	Canara Bank, Bldg No: III/151 B, Kanickamandapam Junction, MC Road, Mulakuzha PO, Alappuzha - 689505
	e)Reserve Price	:	**₹43,73,000/- (Rupees Forty Three Lakh Seventy Three Thousand Only)**
6	Last Date for receipt of Tender Documents (Online/ Offline)		**26.08.2024 upto 5.00 PM**
7	Address in which the tender document to be submitted		Canara Bank, Bldg No: III/151 B, Kanickamandapam Junction, MC Road, Mulakuzha PO, Alappuzha - 689505
8	Earnest Money Deposit (EMD) and last date of receipt of EMD		**₹4,38,000/- (Rupees Four Lakh Thirty Eight Thousand Only) 26.08.2024 upto 3.00 PM**

6. 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

a. The property will be sold in **"as is where is and as is what is"** basis including encumbrances, if any.
b. Auction/bidding shall be only through "online Electronic Bidding" through the Website http://ebkray.in/. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceeding.
c. The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM.
d. The property will be sold for the price which is above the Reserve Price and the participating bidders may improve their offer further during auction process.
e. Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/s PSB Alliance Ltd. Contact no: 8291220220; Email id: support.ebkray@psballiance.com
f. The intending bidders should register their names at portal http://ebkray.in/ and get their User ID and password free of cost. Prospective bidder may avail online training on e-auction from the service provider M/s PSB Alliance Ltd. Contact no: 8291220220; Email id: support.ebkray@psballiance.com
g. EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, **Mulakuzha (5966) Branch** OR shall be deposited through RTGS/ NEFT/ Fund transfer to credit of account of Canara Bank, **GL Code:209272434, IFSC code: CNRB0006949 on or before 26.08.2024 upto 3.00 pm.**
h. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **26.08.2024 upto 5.00 pm**, to Canara Bank, **Mulakuzha (5966) Branch** by hand or by email.

a. Demand Draft/ Pay Order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
b. Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
c. Bidders Name. Contact No. Address, E Mail Id.
d. Bidder's A/c details for online refund of EMD.

i. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.
j. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000/-.** The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
k. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance 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.
l. ***For sale proceeds of Rs.50 Lacs and above the successful bidder will have to deduct TDS at the Rate of 1% on the sale proceeds and submit the Original Receipt of the TDS certificate to the Bank***.
m. All charges for conveyance, stamp duty/ GST and registration charges and TDS etc., as applicable shall be borne by the successful bidder only.
n. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
o. In case there are bidders who do not have access to internet but interested in participating the E-Auction, they can approach concerned Circle Office or Regional Office Alappuzha who, as a facilitating centre, shall make necessary arrangements.
   (A) For further details Branch Manager of the **Mulakuzha (5966) Branch** of the Canara Bank, Bldg No: III/151 B, Kanickamandapam Junction, MC Road, Mulakuzha PO, Alappuzha - 689505 Ph No (0479 2467156, 8281409337) Email: cb5966@canarabank.com may be contacted during office hours on any working day OR **the service provider** M/s PSB Alliance Ltd, Contact no: 8291220220; Email id: support.ebkray@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: ALAPPUZHA
Date: 20.07.2024

Authorised Officer
CANARA BANK