केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

REGIONAL OFFICE
SAFE WAY COMPLEX, PIRIVUSALA,
CHANDRANAGAR P.O.
PALAKKAD - 678007

To

M/S SKS MESS HALL
Represented by Proprietor SAJY KUMAR M,
8 566 567 MACHINGAL COMPLEX
BEHIND BUS STAND, SHORANUR
PALAKKAD 679 121
MOB :: 917034549986

Mr SAJY KUMAR M
S/o M K MANAPPALLY, SAJEEVAM HOUSE,
KUNNATHAZHATHU, SHORANUR,
PALAKKAD- 679 121
MOB :: 917034549986

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**,** SME Kulappully branch of the Canara Bank will be sold on "As is where is", "As is what is", and " Whatever there is" on **17/09/2024** for recovery of ₹ **27,61,028.04 (Rupees Twenty Seven Lakhs Sixty One Thousand Twenty Eight & Paisa Four**) and interest from 20/08/2024 & Legal expenses and cost due to the SME Kulappully Branch of Canara Bank from Borrower **M/S SKS MESS HALL Represented by Proprietor SAJY KUMAR M, S/o M K MANAPPALLY, SAJEEVAM HOUSE,KUNNATHAZHATHU, SHORANUR, PALAKKAD- 679 121**

The reserve price for the property will ₹6,39,000.00 **(Rupees Six Lakhs Thirty Nine Thousand Only)** and the earnest money deposit will be **₹63,900.00 (Rupees Sixty Three Thousand Nine Hundred Only)**

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DETAILS OF PROPERTY

All that part and parcel of the land admeasuring 5 Cents together with a Residential building having plinth area of 60.41 Sq Mtr Sy No. 4/9B in the name of **Sri.SAJY KUMAR M** in ShoranurII Village, Ottappalam Taluk, Palakkad District having the boundaries herein under mentioned.

North : Property of Late Subramaniyam, Sarojini and others

South : Muncipal Road

East : Property of Sajy Kumar and Muhammed Kutty

West : Property of Sajy Kumar

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 http://ebkray.in/ - **M/s PSB Alliance Ltd (ebkray) Contact No.8291220220 e-mail address: support.ebkray@psballiance.com** or may contact Branch In Charge, **KULAPULLY (2554) Branch** of the Canara Bank / R&L Section, Regional Office, Palakkad, Canara Bank, (Ph. No 9645156722, 7907157382) during office hours on any working day.

Date : 21/08/2024 **Authorized Officer**

Place : SME Kulappully **CANARA BANK**

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED: 21/08/2024

1.	Name and Address of the Secured Creditor		Canara Bank, SME Kulappully
2	Name and Address of the Borrower(s)Guarantor(S)		**M/S SKS MESS HALL Represented by Proprietor SAJU KUMAR M, S/O M K MANAPPALLY, SAJEEVAM HOUSE,KUNNATHAZHATHU, SHORANUR, PALAKKAD-679121**
3	Property in the name of		SAJY KUMAR M
4	Total liabilities as on 20/08/2024		**₹27,61,028.04 (Rupees Twenty Seven Lakhs Sixty One Thousand Twenty Eight & Paisa Four**) plus further interest & other costs
5	a) Mode of Auction		ONLINE
	b) Details of Auction service provider		**M/s PSB Alliance Ltd (ebkray)** **Contact No.8291220220** **e-mail address: support.ebkray@psballiance.com**
	c)Date & Time of Auction		**17/09/2024** 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		ONLINE
	e)Reserve Price		₹6,39,000.00 **(Rupees Six Lakhs Thirty Nine Thousand Only)**
6	Last Date for receipt of Tender Documents (Online/ Offline)		**16/09/2024 till 4.00PM**
7	Address in which the tender document to be submitted		**Canara Bank Specialised SME Branch;Kulappully, Shoranur -679122**
8	Earnest Money Deposit (EMD) and last date of receipt of EMD		**₹63,900.00 (Rupees Sixty Three Thousand Nine Hundred Only) & 16/09/2024 till 4.00PM**

9. 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 proceedings.
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 (ebkray) Contact No.8291220220 e-mail address: support.ebkray@psballiance.com**. The bidders shall approach the said service provider for obtaining digital signature(If not holding a valid digital signature)

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 **M/s PSB Alliance Ltd (ebkray) Contact No.8291220220 e-mail address: 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, **KULAPULLY branch** OR shall be deposited through RTGS/ NEFT/ Fund transfer to credit of account of Canara Bank, **GL Code:209272434 IFS code: CNRB0002554 on or before 16/09/2024 till 4.00 PM.**

h. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **16/09/2024 till 4.00 PM**, to Canara Bank, **KULAPULLY (2554) 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 Palakkad who, as a facilitating centre, shall make necessary arrangements.

p. For further details **KULAPULLY BRANCH** of the Canara Bank, R&L Section, Regional Office, Palakkad, Canara Bank, (Ph. No 9645156722, 7907157382) may be contacted during office hours on any working day, cb2554@canarabank.com OR **M/s PSB Alliance Ltd (ebkray) Contact No.8291220220 e-mail address: 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 : SME Kulappully

Date : 21/08/2024 **Authorised Officer**

CANARA BANK