केनरा बैंक Canara Bank
सिंडिकेट Syndicate

COVERING LETTER TO SALE NOTICE

Ref:Manaf/Mala/2024 **Date:09/10/.2024**

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets andEnforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

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As you are aware, I on behalf of Canara Bank, Mala Branch have 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 Mala 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 thereunder, 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.
Yours faithfully,

Authorised Officer, Canara Bank
Enclosure – Sale Notice

To
Mr. Ansar K B
S/o Bava
Kadapurath House, Plavinmuri,
Malapallipuram P O, Mala
Thrissur-680732

Mrs. Jitha Ansar
W/o Ansar K B,
Kadapurath House, Plavinmuri,
Malapallipuram P O, Mala
Thrissur-680732

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 possession of which has been taken by the Authorised Officer of **Mala Branch** of the Canara Bank, will be sold on **"As is where is", "As is what is", and " Whatever there is"** on **30.10.2024**for recovery of Rs.**42,08,067.98 (Rupees Forty Two Lakhs Eight Thousand Sixty Seven and Ninty Eight Paisa only)** as on **08.10.2024** plus further interest along with suit expenses and other charges due to the **Mala Branch of Canara Bank** from **borrowersSri. Ansar K B , S/o Bava and Smt. Jitha Ansar, W/o Ansar K B.**

The reserve price for the Propertywill be **Rs.58,00,000(Rupees Fifty Eight Lakhs only).**
the earnest money deposit will be **Rs.5,80,000(Rupees Five Lakhs Eighty Thousand only)** The Earnest Money Deposit shall be deposited on or before **29.10.2024**

Details and full description of the immovable property with known encumbrances, if any:
There are no known encumbrances to the bank.

All part and parcel of land with a residential building having an extent of 2.43 Ares (06.00 cents) in Sy No 39/4 , Pallipuram Village, Kodungallur Taluk, Thrissur District , owned by Mr. Ansar K B , S/o Bava , which is bounded by;

On the East : Property of Kayikudam Sasi.
On the North: Property of Shaji.
On the West : Property of Ameer Ali
On the South : Road

For detailed terms and conditions of the sale please refer the link **https://ebkray.in** or may contact Manager, Canara Bank **Mala** Branch, 8281991474 during office hours on any working day.

Date: 09.10.2024
Place: Mala

Authorised Officer
Canara Bank

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 09.10.2024

Name and Address of the Secured Creditor	**Canara Bank Mala Branch** 1st floor , Alpha sqaure, K K road, Mala, thrissur-680732.
Name and Address of the Borrower(s)/Guarantors	**Mr. Ansar K B** **S/o Bava** **Kadapurath House, Plavinmuri,** **Malapallipuram P O, Mala** **Thrissur-680732** **Mrs. Jitha Ansar** **W/o Ansar K B,** **Kadapurath House, Plavinmuri,** **Malapallipuram P O, Mala** **Thrissur-680732**
Total liabilities	**Rs.42,08,067.98 (Rupees Forty Two Lakhs Eight Thousand Sixty Seven and Ninty Eight Paisa only) as on 08.10.2024** plus further interest along with suit expenses and other charges
Mode of Auction	E- auction
Details of Auction service provider	E-bkray (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.ebkray@psballiance.com/ support.ebkray@procure247.com
Date & Time of Auction	**30.10.2024, 11.00 AM to 12.00 Noon (With unlimited extensions of 5 minutes duration each till sale is concluded)**
Place of Auction	Canara Bank Mala, 1st floor , Alpha sqaure, K K road, Mala, thrissur-680732Thrissur 680001 Engandiyur S.O Mala 680615.
Reserve Price	**Rs.58,00,000(Rupees Fifty Eight Lakhs only).**

OTHER TERMS AND CONDITIONS:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://ebkray.in Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) The property can be inspected, with Prior Appointment with Authorised Officer.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

d) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkray) 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

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) Unit1,3rd Floor,VIOS Commercial Tower,Near Wadala Truck terminal,Wadala East,Mumbai-400037Ph-8291220220,Email-Support.ebkray@psballiance.com

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 29.10.2024, 5.00 PM, to Canara Bank, Mala branch by hand or by email.

i) 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.

ii) Bidders Name. Contact No. Address, E Mail Id.

iii) Bidder's A/c details for online refund of EMD.

g) The intending bidders should register their names at portal https://ebkray.inand 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(ebkray) Unit1,3rd Floor,VIOS Commercial Tower,Near Wadala Truck terminal,Wadala East,Mumbai-400037Ph-8291220220,Email-Support.ebkray@psballiance.com

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.25,000/- .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.

j) 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, 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.

k) For sale proceeds of Rs. 50 Lakhs (Rupees FiftyLakhs Only) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.

l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

m) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank Regional Office, Thrissur or Canara Bank Chelakkara branch who, as a facilitating centre, shall make necessary arrangements.

For further details contact Manager, Canara Bank Mala Branch, 8281991474E-mail ID:cb0721@canarabank.com or the service provider E-bkray (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.ebkray@psballiance.com/ support.ebkray@procure247.com

Place: Thrissur
Date:09.10.2024

Authorised Officer
Canara Bank