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

REF: ROTCR/IRINJALAKUDA/2024-25 **DATE: 04.02.2025**

Dear Sir,

SUB: NOTICE ISSUED IN TERMS OF SEC.13 (4) OF THE SARFAESI ACT 2002, READ WITH RULE 8 (6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

As you are aware, I on behalf of CANARA BANK, IRINJALAKUDA BRANCH – 680121 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 CANARA BANK, IRINJALAKUDA BRANCH – 680121 our Bank.

The undersigned proposes to sell the assets (through e-auction) 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 30 days from the date of this notice, and reclaim the assets which has been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other rights available to the Bank under the subject Act/or any other law in force.

Yours faithfully,

AUTHORIZED OFFICER **Enclosure: - Sale Notice**

वसूली व विधि अनुभाग	R & L SECTION	☎: 0487 2475521
क्षेत्रीय कार्यालय	REGIONAL OFFICE	✉: rotcrrec@canarabank.com
तृश्शूर - 680007	THRISSUR – 680007	Web : www.canarabank.com

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

To,

BORROWER: SRI. RAPHAEL THOMAS,
S/O ANTHIKKAT VELUKKARAN THOMAS,
PB NO 741,
SOHAR 311,
SULTHANATE OF OMAN,
MUSCAT

BORROWER: SRI. RAPHAEL THOMAS,
S/O ANTHIKKAT VELUKKARAN THOMAS,
ANTHIKKATT VELOOKARAN HOUSE,
AMBALANADA PULLUR,
MURIYAD P O,
THRISSUR - 680683

BORROWER: SMT. ROSELY RAPHEAL,
W/O RAPHAEL THOMAS,
ANTHIKKATT VELOOKARAN HOUSE,
AMBALANADA PULLUR,
MURIYAD P O,
THRISSUR - 680683

GUARANTOR: SRI. PHILOMINA JOY,
W/O JOY,
VAROCKY HOUSE,
OLLUR P O,
THRISSUR - 680306

CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets 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 /charged to the Secured Creditor, the possession of which has been taken by the **AUTHORISED OFFICER** of **CANARA BANK, IRINJALAKUDA BRANCH - 680121** of the **CANARA BANK**, will be sold on "As is where is", "As is what is", and " Whatever there is" on **14.03.2025**, for recovery of **Rs.36,61,423.16/- (Rupees Thirty Six Lakh Sixty One Thousand Four Hundred Twenty Three and Paise Sixteen only)** together with further interest, costs and expenses, due to **CANARA BANK, IRINJALAKUDA BRANCH - 680121** of Canara Bank with further interest as applicable from **04.02.2025.**

The reserve price will be **Rs.38,40,000.00/- (Rupees Thirty Eight Lakhs Forty Thousand Only)** and the earnest money deposit will be **Rs.3,84,000.00/- (Rupees Three Lakhs Eighty Four Thousand only)**. The Earnest Money Deposit shall be deposited on or before **13.03.2025- 5.00pm**.

Details and full description of the property:

All that part and parcel of land having an extent of 2.06 Ares in Sy No.493/1 of Pullur Village, Mukundapuram Taluk, Thrissur District along with a residential building having building No. XIV/443-A and all other improvements therein standing in the name of Sri. Raphel Thomas and bounded by:

(As per title deed: 416/2014,Irinjalakuda SRO)
East By : Panchayath Road
North By : Paramba of Adiparambil Velayudhan
West By : Paramba of Brahmakulath Radhakrishnan
South By : Panchayath Road

For detailed terms and conditions of the sale, contact Manager **CANARA BANK, IRINJALAKUDA BRANCH - 680121 Ph. No. 8281991430**, during office hours on any working day.

PLACE: THRISSUR
DATE: 04.02.2025

AUTHORIZED OFFICER
CANARA BANK

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DETAILS

1. Name and Address of the Secured Creditor : **CANARA BANK, IRINJALAKUDA BRANCH – 680121**
2. Name and Address of the Borrower(s)/ Guarantor(s):

To,

BORROWER: SRI. RAPHAEL THOMAS,
S/O ANTHIKKAT VELUKKARAN THOMAS,
PB NO 741,
SOHAR 311,
SULTHANATE OF OMAN,
MUSCAT

BORROWER: SRI. RAPHAEL THOMAS,
S/O ANTHIKKAT VELUKKARAN THOMAS,
ANTHIKKATT VELOOKARAN HOUSE,
AMBALANADA PULLUR,
MURIYAD P O,
THRISSUR - 680683

BORROWER: SMT. ROSELY RAPHEAL,
W/O RAPHAEL THOMAS,
ANTHIKKATT VELOOKARAN HOUSE,
AMBALANADA PULLUR,
MURIYAD P O,
THRISSUR - 680683

GUARANTOR: SRI. PHILOMINA JOY,
W/O JOY,
VAROCKY HOUSE,
OLLUR P O,
THRISSUR - 680306

3. **Total liabilities: Rs.36,61,423.16/- (Rupees Thirty Six Lakh Sixty One Thousand Four Hundred Twenty Three and Paise Sixteen only)** together with further interest, costs and expenses as applicable.

4. (a) Mode of Auction : E – auction.

(b) Details of Auction service provider: **M/s PSB Alliance Ltd (http://baanknet.com/), Unit1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck terminal, Wadala East, Mumbai-400037. Ph-8291220220, Email- support.baanknet@psballiance.com**

(c) Date & Time of Auction: 14.03.2025, 11.00 AM to 12.00 NOON.

(d) Place of Auction : E-Auction

5. Reserve Price: **Rs.38,40,000.00/- (Rupees Thirty Eight Lakhs Forty Thousand Only)**

6. Other terms and conditions

a) Auction/bidding shall be only through "Online Electronic Bidding'' through the website http://baanknet.com/ 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, on **13.03.2025**

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 by crediting to the e wallet of http://baanknet.com/ on or before **13.03.2025.**

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 (http://baanknet.com/), Unit1,3rd Floor, VIOS Commercial Tower, Near Wadala Truck terminal, Wadala East, Mumbai - 400037. Ph - 8291220220, Email-** support.baanknet@psballiance.com

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **13.03.2025 - 4.00 PM**, to **CANARA BANK, IRINJALAKUDA BRANCH – 680121** by hand or by email.

i) EMD amount of 10% of the Reserve Price is to be deposited 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.

ii) 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.

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

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

g) The intending bidders should register their names at portal http://baanknet.com/get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider or e-mail support.baanknet@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.25,000.00 (Rupees Twenty Five Thousand Only).**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. 50.00 lakhs (Rupees Fifty Lakhs 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 concerned **CANARA BANK REGIONAL OFFICE THRISSUR** or **CANARA BANK, IRINJALAKUDA BRANCH - 680121** who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact **CANARA BANK, IRINJALAKUDA BRANCH - 680121 (Ph No-8281991430) e-mail id -cb0801@canarabank.com** or the service provider **http://baanknet.com/ (BAANKNET), Unit1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck terminal, Wadala East, Mumbai - 400037. Ph - 8291220220,** or **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: THRISSUR **AUTHORISED OFFICER**
DATE: 04.02.2025 **CANARA BANK**