(A GOVERNMENT OF INDIA UNDERTAKING), HO: BENGALURU

**Branch: Vellimadukunnu Branch, Pookkot Alancery Building No. 52 A/33 Marrykunnu Post Near Gov Law college Vellimadakunnu Kozhikode 673012**

**Mob 8547859276,cb0839@canarabank.com**

## SALE NOTICE (Auction Sale Notice for Immovable properties)

AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER RULES 8(6) & 9 OF THE SECURITYINTEREST (ENFORCEMENT) RULES 2002.

Notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold by holding public auction.

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|---|---|---|
| 1. | Name and Address of the Secured Creditor | Canara Bank, Vellimadukunnu Branch |
| 2. | Name and Address of the Borrowers /Guarantors | 1. USMAN KOYA P M, PAYYADIMEETHAL HOUSE POOLAKKADAVU ROAD, MARIKUNNU PO KOZHIKODE, KERALA - 673012<br>2. HEERA USMAN, W/o USMAN KOYA P M PAYYADIMEETHAL HOUSE, POOLAKKADAVU ROAD MARIKUNNU PO, KOZHIKODE, KERALA - 673012<br>3. SAHIL USMAN, S/o USMAN KOYA , PAYYADIMEETHAL HOUSE, POOLAKKADAVU ROAD, MARIKUNNU PO KOZHIKODE, KERALA - 673012 |
| 3. | Total liabilities as on Date | **Rs.** 19,07,439.64/-(Rupees Nineteen Lakhs Seven Thousand Four Hundred and Thirty Nine and Sixty Four Paisa Only ) as on 14.09.2025 Plus further interest and other charges including legal expenses. |
| 4 | (a) Mode of Auction | E-auction (Online) |
| | (b) Details of Auction Service Provider | M/s PSB Alliance (baanknet), website - https://baanknet.com Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr. Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email: -support.baanknet@psballiance.com |
| | (c) Date & Time of e-auction | **29.10.2025 ;** between **11.00 AM to 12.00 PM** (With unlimited extension of 5 minutes duration each till sale is concluded) |
| | (d) Portal of E Auction | **https://baanknet.com** |
| 5 | Details of Properties | Item No 1: All that part and parcel of the property admeasuring 1.211 Ares of Land and Residential Building in Sy.No. 320/1 and Re.Sy.No 154/9 (Thandapper Sy No. 154/120) in Chevayur Desom and Village Kozhikode Taluk, Chevayur Sub-District, Kozhikode District owned by Mrs. Heera Usman bounded as follows: |

| | | |
|---|---|---|
| | | Thakke One – Boundaries<br><br>East – Eathiley 2 AM Thakke<br>North – SN 4 Feet Veedhiyil Vazhikke Nirthiya Sthalam<br>West – SN 4 Feet Veedhiyil Vazhikke Nirthiya Sthalam<br>South – Usman Koyakke Kodutha Sthalam<br><br>Thakke Two – Boundaries<br><br>East – Fathimanikke Kodutha Sthalam<br>North – SN 4 Feet Veedhiyil Vazhikke Nirthiya Sthalam<br>West – 1 AM Thakkum Usman Koyakke Kodutha Sthalam<br>South – Abdul Razack Muthal Randalkke Kodutha Sthalam<br><br>Item No 2: All that part and parcel of the property admeasuring 0.635 Ares of Land and Residential Building in Sy.No. 320/1 and Re.Sy.No. 154/121 (Thandapper Sy No. 154/154) in Chevayur Desom and Village, Kozhikode Taluk, Chevayur Sub-District, Kozhikode District owned by Mrs. Heera Usman bounded as follows:<br>East – Ninttey Kaivasam Sthalam<br>North – Eathiley 2 AM Numberum Ninttey Kaivasam Sthalam<br>West – Edavazhi 4 Feet<br>South – Thannil Sesham Sthalam<br><br>Item No 3: All that part and parcel of the property admeasuring 0.239 Ares of Land and Residential Building in Sy.No. 320/1 and Re.Sy.No. 154/152 (Thandapper Sy No. 154/152) in Chevayur Desom and Village, Kozhikode Taluk, Chevayur Sub-District, Kozhikode District owned by Mrs. Heera Usman bounded as follows:<br><br>East – Ninttey Kaivasam Sthalam<br>North – Edavazhi 4 Feet<br>West – Edavazhi 4 Feet<br>South – Eathiley 1 AM Numbre |
| 6 | Reserve Price | **Rs. 42,81,000/-** (Rupees Forty Two Lakhs Eighty one Thousand Only) |
| | a)Earnest Money Deposit (EMD) | Rs 4,28,100 /- (Rupees Four Lakhs Twenty Eight Thousand One Hundred Only) |
| | b) Last Date for receipt of EMD | On or before 27/10/2025 till 4.00 PM |

7. Other terms and conditions:

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a) The property/ies will be sold in "AS IS WHERE IS" and AS IS WHAT 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 7(d) below).

b) The property/ies will not be sold below the Reserve Price. Bidders shall improve their offers in multiplies of Rs. 50,000/- for subject property. 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

c) The property can be inspected on or before 24/10/2025 between 10 am and 4 pm

d) The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs .4,28,100/- being 10 % of the Reserve Price, by way of DD favour of Authorized Officer, Canara Bank, Vellimadukunnu Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to 209272434- SL-OL-RTGS-NEFT PMT ENS, IFSC Code: CNRB0000839 on or before 27/10/2025 till 4 P M.

e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 27/10/2025, 5.00 PM to Canara Bank, Vellimadukunnu branch by hand or by email. i) Demand Draft/Pay order towards EMD amount. 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.

f) 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.

g) 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-400037 Ph-8291220220,EmailSupport.ebkray@psballiance.com.

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

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

j) The successful bidder shall deposit 25 % of the sale price (inclusive of EMD already paid), immediately on the sale being knocked down in his/ her favour and the balance within 15 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited.

k) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

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

m) For sale proceeds above Rs 50 (Rupees Fifty) lacs, TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer.

n) Authorised officer reserves the right to post pone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

o) For further details Canara Bank, Vellimadukunnu Branch (cb1908@canarabank.com,rocltrec@canarabank.com ) may be contacted during office hours on any working day, e-mail id may be contacted during office hours on any working day, M/s PSB Alliance Ltd (ebkray). E-mail id: support.ebkray@psballiance.com Contact person Name: Mr.Karan Modi. Contact No. 7016716557.

p) 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, Kozhikode or Canara Bank, Vellimadukunnu Branch who as a facilitating centre shall make necessary arrangements. For further details may be contacted during office hours on any working day, M/s PSB Alliance Ltd(ebkray). E-mail id: support.ebkray@psballiance.com Contact person Name: Mr.Karan Modi. Contact No. 7016716557.

Place: Vellimadukunnu
Date: 15.09.2025

Authorised Officer
Canara Bank

Authorised Officer
Canara Bank
Regional Office
Kozhikode

Internal Internal