കനറാ ബാങ്ക് केनरा बैंक Canara Bank
सिंडिकेट Syndicate

SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 Symbolic possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **17.04.2026** for recovery of **Rs. 62,80,438.06** (Rupees Sixty Two Lakhs Eighty Thousand Four Hundred Thirty Eight Paisa Six) **as on 03.03.2026** and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers:M/s Kalyani E Mart,Door No: EP 9/1836/A,Palathingal ,Edakkara Malappuram,District,679331,Sri Bipinkumar P M ,Ponallur House, Kappunda,Edakkara, Nilambur,Malappuram,676123,Sri Muralidharan,Ponallur House,Kappunda, Edakkara Nilambur,Malappuram 679331

The reserve price for the Property **Rs. 74,83,000.00**(Rupees Seventy Four Lakh Eighty Three Thousand Only) and the earnest money deposit will be **Rs.7,48,300.00(Rupees Seven Lakh Fourty Eight Thousand Three Only)**

Details and full description of the immovable properties

All that Part and Parcel of the property consisting of 15.18 Ares (37.50 cents) of land with double storied RCC/tiled roof residence building No 7/43 and other improvements thereon in survey No 1079/1A-1478 of Edakkara Village,Nilambur Taluk,Malappuram District in the name of Mr Muralidharan

Boundaries as per Location Certificate:

North : Property of Mr George and Mr Kunji Muhammed

South : path way

East : Road

West : Property of Mr George and Mr Raveendran.

Boundaries as per Title Deed:

North : Property of Mrs Elyamma Narimathathil

South : 1 Meter Pathway

East : Panchayat Road

West : 1 Meter pathway.

For detailed terms and conditions of the sale, please refer to the link provided in Canara Bank Website www.canarabank.bank.in or may contact Authorized Officer ARM Branch, Kozhikode, mail id : cb7594@canarabank.com, Ph: 9188406941

कृते केनरा बैंक For CANARA BANK

Date: 04.03.2026
Place: Kozhikode

Authorized Officer
CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
A.R.M Branch Kozhikode

A R M BRANCH, KOZHIKODE , Opposite National Hospital, Faura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001 cb7594@canarabank.com Ph. 9188406941

കനറാ ബാങ്ക് केनरा बैंक Canara Bank
സിന്ഡിക്കേറ്റ് सिंडिकेट Syndicate

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1.	Name and Address of the Secured Creditor	Canara Bank ARM Branch, Opposite National Hospital, Foura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001
2.	Name and Address of the Borrowers /Guarantors	1.M/s Kalyani E Mart, Door No: EP 9/1836/A, Palathingal ,Edakkara Malappuram,District,679331, 2.Sri Bipinkumar P M , Ponallur House, Kappunda,Edakkara, Nilambur,Malappuram,676123, 3.Sri Muralidharan, Ponallur House, Kappunda, Edakkara Nilambur, Malappuram 679331
3.	Total liabilities as on date	**Rs. 62,80,438**.06 (Rupees Sixty Two Lakhs Eighty Thousand Four Hundred Thirty Eight Paisa Six) **as on 03.03.2026**
4.	(a) Mode of Auction	Online
	(b) Details of Auction Service Provider	M/s PSB Alliance (BAANKNET) Helpdesk No.: 8291220220 E mail support.BAANKNET@psballiance.com Website: https://baanknet.com/
	(c) Date & Time of e-auction :	**17.04.2026 between 11.30 AM and 12.30 PM** (With unlimited extension of 5 minutes duration each till sale is concluded)
	(d) Place of auction	Online through website https://baanknet.com/
5.	Details of Property/ies	**All that Part and Parcel of the property consisting 21.50 Cents of Land with a Residential Building and other improvements thereon in Re Sy No.80/9, at Karakkunnu Village, Ernad Taluk, Malappuram District in the name of Mrs. Kadeeya.**
6.	Last Date for receipt of Tender Documents (Online/ Offline)	**16.04.2026 till 05.00 PM**
7.	Address in which the tender document to be submitted	Canara Bank ARM Branch, Opposite National Hospital, Foura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001
8.	Reserve Price of Property:	**Rs. 74,83,000.00**(Rupees Seventy Four Lakh Eighty Three Thousand Only)
9.	Earnest Money Deposit (EMD)	**Rs.7,48,300.00(Rupees Seven Lakh Fourty Eight Thousand Three Hundred Only)**
10.	The property can be inspected Date & Time	with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM

11. 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/ies will be sold in AS is where is", As is what is", and Whatever there 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 11(e) below).

b. The property/ies will be sold above the Reserve Price.

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. Prospective bidders are advised to visit website https://baanknet.com/ and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from Baanknet.com **portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 8291220220, Email:support.baanknet@psballiance.com**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.7,48,300.00(Rupees Seven Lakh Fourty Eight Thousand Three Hundred Only)** being of 10% of the Reserve Price 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" on or before 16.04.2026 at 05.00 PM.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 50,000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g. The incremental amount/price during the time of each extension shall be Rs.50, 000/- (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.

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

i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited 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.

j. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank ARM Branch Kozhikode, IFSC Code CNRB0007594.

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

l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on any working day between 10.00 AM and 5.00 PM.

o. Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p. For further details ARM Branch Kozhikode (Ph. No. 9188406941) may be contacted during office hours on any working day, e-mail id cb7594@canarabank.com OR the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, 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.

कृते केनरा बैंक For CANARA BANK

Place: Kozhikode
Date: 04.03.2026

AUTHORISED OFFICER
CANARA BANK

प्राधिकृत अधिकारी/Authorised Officer
ए.आर.एम. शाखा कोझिकोड
A.R.M Branch Kozhikode