



SALE NOTICE

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/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of **Anad** Branch of the Canara Bank., **will be sold on “As is where is”, “As is what is”, and “ Whatever there is” on 31.08.2024 for recovery of ₹ 16,52,393.10** (Rupees Sixteen Lakhs Fifty Two Thousand Three Hundred Ninty Three and Paise Ten Only) **as on 24.07.2024 due to the Anad Branch of Canara Bank from Smt. Linsa Retnakumar, Shri. H Retnakumar and Smt. Santhakumari, all residing at Retna Bhavan, Paruthukkuzhy P O, Nedumangad, Thiruvananthapuram – 695541**

The reserve price of the property will be **₹ 10, 80,000.00** (Rupees Ten Lakhs Eighty Thousand Only) and the earnest money deposit will be **₹ 1, 08,000.00** (Rupees One Lakhs Eight Thousand Only)

The Earnest Money Deposit shall be deposited on or before 28.08.2024 at 5.00 pm.

Details and full description of the immovable property with known encumbrances, if any.

All that part and parcel of land and all improvements thereon measuring 15.50 Ares in Sy No: 3154/1-3 & 3154/1-3-1, Re Sy No 247/24 located in Uzhamalaikkal Village, Nedumangad Taluk, Trivandrum District having the boundaries

East : Property belongs to Krishnan

South : Property belongs to Rosamma & Road

West : Canal

North : Property belongs to Krishnankutty

Standing in the name of Smt. Santhakumari

For detailed terms and conditions of the sale please refer the link “E-Auction” provided in Canara Bank’s website (www.canarabank.com) or may contact Manager, Canara Bank, **Anad** Branch Ph. No 0472 2804833, 8281991305 during office hours on any working day.

Date: 24.07.2024

Place: Trivandrum

**Authorised Officer
CANARA BANK**

Internal

റിക്വെറിംഗ് & ലീഗൽ സെക്ഷൻ കനറാ ബാങ്ക്, റീജിയണൽ ഓഫീസ് നോർത്ത്, സെക്കൻഡ് ഫ്ലോർ കാർമൽ ടവേഴ്സ്, കോട്ടൺ ഹിൽ സ്കൂളിന് സമീപം വഴുതക്കാട്, തിരുവനന്തപുരം	वसूली व विधि अनुभाग केनरा बैंक, क्षेत्रीय कार्यालय तिरुवनंतपुरम उत्तर द्वितीय तल, कार्मल टवर्स, कोट्टन हिल स्कूल के सामने, वसुतक्काड तिरुवनंतपुरम – 695 014	Recovery & Legal Section Canara Bank, Regional Office North II Floor, Carmel Towers, Opp. Cotton hill school, Vazhuthacaud Thiruvananthapuram - 695014	☎ : 0471 2577996 ✉ : rotvm2rec@canarabank.com Web : www.canarabank.com
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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 24.07.2024

1. Name and Address of the Secured Creditor: **Canara Bank, Anad.**
2. Name and Address of the Borrower(s)/ Guarantor(s):
 1. **Smt. Linsa Retnakumar, Retna Bhavan, Paruthukkuzhy PO, Nedumangad, Thiruvananthapuram - 695541**
 2. **Shri. H Retnakumar, Retna Bhavan, Paruthukkuzhy PO, Nedumangad, Thiruvananthapuram - 695541**
 3. **Smt. Santhakumari, Retna Bhavan, Paruthukkuzhy PO, Nedumangad, Thiruvananthapuram - 695541**
3. Total liabilities as on **24.07.2024: ₹ 16,52,393.10** (Rupees Sixteen Lakhs Fifty Two Thousand Three Hundred Ninty Three and Paise Ten Only) plus further interest from **24.07.2024** and cost thereon
4. (a) Mode of Auction : **Online Electronic Bidding**
 (b) Details of Auction service provider: **M/s PSB Alliance Pvt Ltd (Ebkray), Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037, Contact No: 022- 69029800, +91-9892219848, e-mail address: support.ebkray@psballiance.com.**
 (c) Date & Time of Auction: **31.08.2024 & between 11.30 AM and 12.30 PM (With unlimited extension of 5 minutes duration each till sale is concluded)**
 (d) Place of Auction: <http://ebkray.in/>
4. Reserve Price: **₹ 10, 80,000.00 (Rupees Ten Lakh Eighty Thousand Only)**
5. Other terms and conditions:
 - a) 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.
 - b) The property can be inspected, with Prior Appointment with Authorised Officer, on any working day between 10.00AM and 05.00PM.
 - 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.

Internal

റിക്വെറി & ലീഗൽ സെക്ഷൻ കനറാ ബാങ്ക്, റീജിയണൽ ഓഫീസ് നോർത്ത്, സെക്കൻഡ് ഫ്ലോർ കാർമൽ ടവേഴ്സ്, കോട്ടൺ ഹിൽ സ്കൂളിന് സമീപം വഴുതക്കാട്, തിരുവനന്തപുരം	वसूली व विधि अनुभाग केनरा बैंक, क्षेत्रीय कार्यालय तिरुवनंतपुरम उत्तर द्वितीय तल, कार्मल टवर्स, कोट्टन हिल स्कूल के सामने, वझुतक्काड तिरुवनंतपुरम - 695 014	Recovery & Legal Section Canara Bank, Regional Office North II Floor, Carmel Towers, Opp. Cotton hill school, Vazhuthacaud Thiruvananthapuram - 695014	☎ : 0471 2577996 ✉ : rotvm2rec@canarabank.com Web : www.canarabank.com
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d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Anad OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Anad Branch A/c No 209272434 IFSC Code: CNRB0002967 (Please select interbank transfer option) on or before 28.08.2024 at 5.00 pm

e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **28.08.2024, 5.00 PM, to Canara Bank, Anad, by hand or by email.**

1. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
2. 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.
3. Bidders Name. Contact No. Address, E Mail Id.
4. Bidder's A/c details for online refund of EMD.

f) The intending bidders should register their names at portal <http://ebkcray.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 Pvt Ltd, Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037, Contact No: 022-69029800, +91-9892219848, e-mail address: support.ebkcray@psballiance.com.**

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

h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs 10,000.00.** (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of **Rs. 10,000.00** as incremental value). 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.

i) 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.

Internal

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j) For sale proceeds of Rs. 50, 00,000/- (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.

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

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

m) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office or Anad who, as a facilitating centre, shall make necessary arrangements.

n) For further details contact **Canara Bank**, Anad Branch Ph. 0472 2804833, 8281991305 e-mail id cb2967@canarabank.com Anad **OR the service provider M/s PSB Alliance Pvt Ltd.**

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: Trivandrum

Date: 24.07.2024

Authorised Officer

Canara Bank

Internal

റിക്വെറിംഗ് & ലോഗിംഗ് സെക്ഷൻ കനറാ ബാങ്ക്, റീജിയണൽ ഓഫീസ് നോർത്ത്, സെക്കൻഡ് ഫ്ലോർ കാർമൽ ടവേഴ്സ്, കോട്ടൺ ഹിൽ സ്കൂളിന് സമീപം വഴുതക്കാട്, തിരുവനന്തപുരം	वसूली व विधि अनुभाग केनरा बैंक, क्षेत्रीय कार्यालय तिरुवनंतपुरम उत्तर द्वितीय तल, कार्मल टवर्स, कोट्टन हिल स्कूल के सामने, वझुतक्काड तिरुवनंतपुरम - 695 014	Recovery & Legal Section Canara Bank, Regional Office North II Floor, Carmel Towers, Opp. Cotton hill school, Vazhuthacaud Thiruvananthapuram - 695014	☎ : 0471 2577996 ✉ : rotvm2rec@canarabank.com Web : www.canarabank.com
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