



Palarivattom Branch,#32/1172, Veerath Complex, Palarivattom, Kochi 682025

To,

Ms. Alis John Ereira D/o Mr. P. K. Abraham Panathanath House Panayikkulam P O Near Dhanya Auditorium Karumalloor, Ernakulam- 683511.	Mr. Manoj Chacko S/o P M Chacko 7/58, Panamthanath House, Sonia Villa, South Chittoor Ernakulam-682027.
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Ref. SN/A 23.02.24/ROEKMRL/2339/59/2024/SD

Date: 03.02.2024

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2021.

As you are aware, I on behalf of Canara Bank, Palarivattom, Ernakulam have taken constructive 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 Palarivattom, Branch, Ernakulam 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 there under, 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,

A handwritten signature in blue ink, appearing to be 'S. L. S.', is written over a blue circular stamp.

Authorised Officer

പ്രാധികൃത അധികാരി / Authorised Officer
मुख्य प्रबंधक / Chief Manager
केनरा बैंक / Canara Bank
पालारिवट्टम शाखा / Palarivattom Branch

Canara Bank

Enclosure: Sale notice





Palarivattom Branch,#32/1172 Veerath Complex Palarivattom Palarivattom S.O Kochi 682025

SALE NOTICE

E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER RULES 8(6) & 9 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 properties mortgaged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on **23.02.2024** on “As is Where is”, As is What is” and “Whatever there is” for Recovery of Rs. 57,52,399.87 (Rupees Fifty Seven lakhs fifty two thousand three hundred ninety nine and Paise eighty seven only) as on 02.02.2024 plus interest, costs, expenses, legal charges and other charges thereon, due to **Palarivattom Branch, Ernakulam of Canara Bank** from (1) Ms. Alis John Ereira D/o P K Abraham, Pananthanath House, Panayikkulam P O, Near Dhanya Auditorium, Karumalloor, Ernakulam, Pin- 683511, now residing at 2 Cedar Grove, Bishopstown, Cork, Ireland and (2) Mr. Manoj Chacko S/o P M Chacko, 7/58, Panamthanath House, Sonia Villa, South Chittoor, Ernakulam-682027.

Details and full description of the immovable property

Land and Building in Sy. No. 325/3 to an extent of 3.64 Ares of Alangad Village, Paravur Taluk, Ernakulam District, bearing building No. 12/510- A (old No. IX/321-A).

Boundaries:

North: Property of Mohammed Ismail
South: Manakkod Parambu
East: Property of Joy and others
West: Road

The reserve price for the property will be Rs.62,41,000(Rupees sixty two lakhs forty one thousand only) and the earnest money deposit will be Rs.6,24,100 (Rupees six lakhs twenty four thousand and one hundred only). The Earnest Money Deposit shall be deposited on or before 21.02.2024 at 5 pm.

For Detailed terms and conditions of the sale please refer the link “E-Auction” provided in Canara Bank Website (www.canarabank.com) or may contact **Palarivattom Branch, Ernakulam**, mail id: cb2339@canarabank.com, Ph:0484 2339357; 8281991458.

Date: 03.02.2024
Place: Ernakulam


प्राधिकृत अधिकारि/Authorised Officer
मुख्य प्रबंधक /Chief Manager
केनरा बैंक /Canara Bank
पालारिवट्टम शाखा/Palarivattom Branch

Authorized Officer
Canara Bank



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1. Name and Address of the Secured Creditor: Canara Bank, Palarivattom Branch, #32/1172 Veerath Complex Palarivattom, Ernakulam, Pin: 682025.
2. Name and Address of the Borrowers /Guarantors:
 1. Ms. Alis John Ereira
D/o Mr. P. K. Abraham
Panathanath House
Panayikkulam P O
Near Dhanya Auditorium
Karumalloor, Ernakulam
Kerala- 683511, presently residing at
2 Cedar Grove,
Bishopstown, Cork, Ireland.
 2. Mr.Manoj Chacko
S/o P M Chacko
7/58, Panamthanath House,
Sonia Villa, South Chittoor
Ernakulam-682027.
3. Total liabilities: Rs. 57,52,399.87 (Rupees Fifty Seven lakhs fifty two thousand three hundred ninety nine and Paise eighty seven only) as on 02.02.2024 plus interest, costs, expenses, legal charges and other charges thereon.
4. (a) **Mode of Auction : Online**
 - (b) Details of Auction Service Provider: **M/s Canbank Computer Services Ltd.,
No.218, J P Royale, I st Floor, Sampige Road,
Malleswaram Bengaluru 560003
Contact no: 080 -23469665,
91 9832952602/9480691777),
e-mail address: eauction@ccsl.co.in**
 - (c) Date & Time of E-auction: **23.02.2024** between **11.30 AM and 12.30PM** (With unlimited extension of 5 minutes duration each till sale is concluded)
 - (d) Portal of E Auction : www.indianbankseaction.com
5. Last Date for receipt of Tender Documents (**Online/ Offline**) : **21.02.2024 till 5.00 PM**
6. Address in which the tender document to be submitted: Canara Bank, Palarivattom Branch, #32/1172 Veerath Complex Palarivattom, Ernakulam, Pin: 682025, mail id: cb2339@canarabank.com, Ph:0484 2339357; 8281991458.





7. Reserve Price : **Rs.62,41,000 (Rupees sixty two lakhs forty one thousand only)**
8. Earnest Money Deposit (EMD) : **Rs.6,24,100 (Rupees six lakhs twenty four thousand and one hundred only).**
9. Last date of receipt of EMD : **21.02.2024**

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 will be sold in “As is Where is”, As is What is” and “Whatever there is” basis including encumbrances, if any.
- b. 'Auction / bidding shall be only through “Online Electronic Bidding” through the website www.indianbankseuction.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- c. The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 3 PM and 5.00 PM.
- d. The property will be sold for the price which is above the Reserve Price and the participating bidders may improve their offer further during auction process.
- 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. For details with regard to digital signature please contact the service provider M/s Canbank Computer Services Ltd., No.218, J P Royale, I st Floor, Sampige Road, Malleswaram Bengaluru 560003 **Mr. Pratap Kanjilal (Contact no. Cell - +91 9832952602/9480691777)** Email id: eauction@ccsl.co.in. The bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature). The bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature)
- f. The intending bidders should register their names at portal www.indianbankseuction.com 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 Canbank Computer Services Ltd., No.218, J P Royale, I st Floor, Sampige Road, Malleswaram Bengaluru 560003, **Mr. Pratap Kanjilal (Contact no. Cell - +91 9832952602/9480691777)** Email id: eauction@ccsl.co.in.
- g. EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Regional Office-I, Ernakulam OR shall be deposited through RTGS/ NEFT/ Fund transfer to credit of account of **Canara Bank, Palarivattom Branch, Ernakulam, Pin: 682025 Account number: 209272434, IFSC code: CNRB00023390** on or before **21.02.2024 up to 5.00 pm**.
- h. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **21.02.2024 up to 5.00 PM**, to Canara Bank, **Palarivattom Branch, Ernakulam, Pin: 682025** by hand or by email.
 - a. Demand Draft/ Pay Order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - b. 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.
 - c. Bidders Name. Contact No. Address, E Mail Id.
 - d. Bidder's A/c details for online refund of EMD



- i. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.
- j. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of **Rs.75,000/- (Rupees seventy 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.
- k. 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 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.
- l. **For sale proceeds of Rs.50 Lacs and above the successful bidder will have to deduct TDS at the Rate of 1% on the sale proceeds and submit the Original Receipt of the TDS certificate to the Bank.**
- m. All charges for conveyance, stamp duty/ GST and registration charges and TDS etc., as applicable shall be borne by the successful bidder only.
- n. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- o. In case there are bidders who do not have access to internet but interested in participating the E-Auction, they can approach Canara Bank Regional Office Ernakulam 1, TD Road or Palarivattom Branch who, as a facilitating center, shall make necessary arrangements.
- p. For further details Canara Bank palarivattom Branch, Ernakulam, mail id: cb2339@canarabank.com, Ph:0484 2339357; 8281991458 may be contacted during office hours on any working day OR M/s Canbank Computer Services Ltd., No.218, J P Royale, I st Floor, Sampige Road, Malleswaram Bengaluru 560003 Mr. Pratap Kanjilal (Contact no. Cell - +919832952602/9480691777) Emailid: eauction@ccsl.co.in, Website: www.indianbankseaction.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.


प्राधिकृत अधिकारि / Authorised Officer
मुख्य प्रबंधक / Chief Manager
केनरा बैंक / Canara Bank
पालारिवट्टम शाखा / Palarivattom Branch

Place: Ernakulam
Date: 03.02.2024



Authorised Officer
Canara Bank