



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 physical 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" basis on 19.08.2024 for Recovery of Rs.77,48,674.63 (Rupees Seventy Seven Lakhs Forty Eight Thousand Six Hundred Seventy Four and Paise Sixty Three Only) Plus further interest thereon from 06.12.2023 along with suit expenses, costs and other legal charges due to Ernakulam ARM Branch of Canara Bank from borrowers, Mr Sam Samuel and Mrs Rajam Samkutty

Details and full description of the immovable property

All that part and parcel of land admeasuring 1.62 Ares in Re Sy No 322/8-1,322/21-1 in Block No:14 and building thereon at Kaviyoor Village, Thiruvalla Thaluk, Pathanamthitta Dist Standing in the name of Mr Sam Samuel and Rajam Samkutty with boundaries as below:

- North: Property of Paripallil family**
- East: Property of Lakshmi**
- South: Road**
- West: Road**

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 Chief Manager, ARM Branch, Ernakulam, mail id : cb2875@canarabank.com, Ph: 8281991413, 0484 2353071,2353072

Date: 29.07.2024
Place: Ernakulam



For Canara Bank
Authorized Officer
A.R. CANARA BANK

Internal
एआरएमशाखा /ARM Branch 2nd FLOOR

CANARA BANK BUILDING CHITTOOR ROAD, ERNAKULAM SOUTH
एरणाकुलम /Ernakulam – 682016 Email:cb2875@canarabank.com
PH:0484-2353072,2353071

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1. Name and Address of the Secured Creditor: **Canara Bank Arm Branch, Ernakulam.**
2nd Floor Canara Bank Building Chittoor Road,
Ernakulam South -682016
2. Name and Address of the Borrowers /Guarantors:
 1. **Mr Sam Samuel**
Adichira House
Niranam P O
Pathanamthitta District 689621
 2. **Mrs Rajam Samkutty**
Adichira House
Niranam P O
Pathanamthitta District 689621
3. Total liabilities as on 05.12.2023 :**Rs.77,48,674.63 (Rupees Seventy Seven Lakhs Forty Eight Thousand Six Hundred Seventy Four and Paise Sixty Three Only)** Plus further interest thereon from 06.12.2023 along with suit expenses ,costs and other legal charges
4. (a) **Mode of Auction : Online**
(b) Details of Auction Service Provider: **M/s PSB Alliance (Ebkray)**
Helpdesk No.: 8291220220
E mail: support.ebkay@psballiance.com
Website: <https://ebkray.in/>
(c) Date & Time of e-auction : **19.08.2024 between 11.30 AM and 12.30PM**
(With unlimited extension of 5 minutes duration each till sale is concluded)
(d) Portal of E Auction : **<https://ebkray.in/>**
5. Last Date for receipt of Tender Documents (**Online/ Offline**) : **16.08.2024 till 5.00 PM**
6. Address in which the tender: **Canara Bank Arm Branch, Ernakulam.**
document to be submitted **2nd Floor Canara Bank Building Chittoor Road,**
Ernakulam South -682016
7. Reserve Price of Property : **Rs.10.50 Lakhs (Rupees Ten Lakhs Fifty Thousand only)**
8. Earnest Money Deposit (EMD) : **Rs.1.05 lakhs (Rupees One Lakh Five Thousand only)** on or and last date of receipt of EMD **before 16.08.2024 up to 5:00 PM**

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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 <https://ebkray.in/>. 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 13.08.2024 between 10.00 AM 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 M M/s PSB Alliance (Ebkray), Helpdesk No. 82912 20220, E mail: support.ebkray@psballiance.com 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 <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 (Ebkray), Helpdesk No. 82912 20220, E mail: support.ebkray@psballiance.com.
- 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, ARM Branch, Ernakulam OR shall be deposited through RTGS/ NEFT/ Fund transfer to credit of account of Canara Bank, ARM Branch Ernakulam, A/c No. 209272434 IFSC code: CNRB0002875 on or before 16.08.2024 upto 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 16.08.2024 upto 5.00 PM, to Canara Bank, ARM Branch, Ernakulam 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 multiplies of Rs. 25,000/-. 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

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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 Laacs 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 concerned Circle Office or ARM Branch Ernakulam who, as a facilitating centre, shall make necessary arrangements.
- p. For further details ARM Branch Ernakulam (Ph. No. 0484- 2353072/ 2353071) may be contacted during office hours on any working day, e-mail id cb2875@canarabank.com OR M/s PSB Alliance (Ebkray), Helpdesk No. 82912 20220, E mail: support.ebkray@psballiance.com

SPECIAL INSTRUCTION/CAUTION

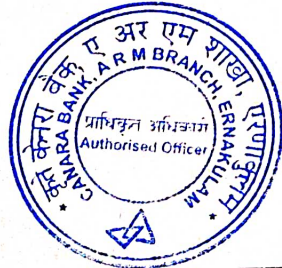
Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent 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.

കേനरा बैंक
For Canara Bank

प्राधिकृत अधिकारी / Authorised Officer
AUTHORISED OFFICER
A.R.M Branch Ernakulam
CANARABANK

Place: Ernakulam

Date: 29.07.2024



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