

ASSET RECOVERY MANAGEMENT BRANCH, ERNAKULAM	
Ref : ARM SN/BIJIMOL/ PX/SEP 2025-26	Date : 21.08.2026
To	
Ms. BIJIMOL C T, C/O THAMPI, 31 160, G 4, 7TH FLOOR, BLOCK II, VB GARDEN, PULIKKILLAM WEST ROAD, CHEMBUMUKKU, KAKKANAD, ERNAKULAM, KERALA, 682030 .	Mr. SUBIN SURESH, C/O BIJIMOL CT, 31 160, G 4, 7TH FLOOR, BLOCK II, VB GARDEN, PULIKKILLAM WEST ROAD, CHEMBUMUKKU, KAKKANAD, ERNAKULAM, 682030.

Sir / Madam,

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, 2002

As you are aware, the Authorized Officer, Canara Bank, Asset Recovery Management Branch, had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to us. Now the undersigned is placing the assets for sale (through e-auction) more fully described in the Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice (e-auction 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,

AUTHORISED OFFICER, CANARA BANK

Encl: Sale Notice

Internal

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**ASSET RECOVERY MANAGEMENT BRANCH, ERNAKULAM
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 Borrowers and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic / constructive** possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on “As is where is”, “As is what is”, and “Whatever there is” basis on **16.09.2026**, [Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)] for recovery of **Rs.30,58,021.03/- (Rupees Thirty Lakh and Fifty Eight Thousand Twenty One and Three Paise only)** due as on 31.07.2026 to the Asset Recovery Management Branch, Ernakulam of Canara Bank from the **Borrowers/Guarantors: 1. Ms. Bijimol C T, C/o Thampi, 31 160, G4, 7th floor, Block ii, VB Garde, Pulikkillam West Road, Chembumukku, Kakkanad, Ernakulam-682030. 2. Mr. Subin Suresh, C/o Ms. Bijimol C T, 31 160, G4, 7th floor, Block ii, VB Garde, Pulikkillam West Road, Chembumukku, Kakkanad, Ernakulam-682030 .**

The Reserve Price : Rs. 20,80,000/- (Rupees Twenty Lakh Eighty Thousand Only)

The Earnest Money Deposit: Rs. 2,08,000/- (Rupees Two Lakh and Eight Thousand Only)

(Only the bids with minimum 1 incremental offer above reserve price will be accepted)

Last Date for deposit of Earnest Money Deposit - **Before 15.09.2026, Before 05:00 PM.**

Details of Property:

(Property owned by Ms. Bijimol C T and Mr. Subin Suresh as per Doc No: 2939/I/2021, dtd 30.12.2021 of Thrikkakara SRO)

0.6451% undivided share in the property comprising to an extent of 40.36 Ares of land in Re. Sy. No. 17/2 in Block No. 9 of Vazhakkala Village, along with Residential Apartment No. G4 bearing Door No 31/160 having a super built up area of 74.34 sq meters (800 sq feet) situated in 7th floor of apartment complex “VB Gardens Block II”, in Kanayannur Taluk, Ernakulam District, Kerala.

Boundaries as per Deed 2939/I/2021 dtd 30.12.2021:

East: Property comprised in Sy no 31/1B Part

North: Municipal Road and Property comprised in Sy No 31/1B part

West: Canal

South: Property comprised in Sy No 31/1A Part.

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 Canara Bank Asset Recovery Management Branch, Ernakulam (Ph. No. 0484 - 2353072 / 2353071) E-mail: cb2875@canarabank.com during office hours on any working day.

Portal of E-Auction: <https://baanknet.com/>

Date : 21.08.2026

Place : Ernakulam

**AUTHORISED OFFICER
CANARA BANK**

ASSET RECOVERY MANAGEMENT BRANCH

Internal

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1. **Name and Address of the Secured Creditor** : Canara Bank, ARM Branch,
2nd Floor, Canara Bank Building,
Chittoor Road, Ernakulam South - 682 016 (Ph.No.0484 -
2353072 / 2353071)

2. **Name and Address of the Borrowers and Guarantors** : **Ms. BIJIMOL C T,**
C/O THAMPI,
31 160, G 4, 7TH FLOOR,
BLOCK II, VB GARDEN,
PULIKKILLAM WEST ROAD,
CHEMBUMUKKU, KAKKANAD,
ERNAKULAM, KERALA, 682030 .

Mr. SUBIN SURESH,
C/O BIJIMOL CT,
31 160, G 4, 7TH FLOOR,
BLOCK II, VB GARDEN,
PULIKKILLAM WEST ROAD,
CHEMBUMUKKU, KAKKANAD,
ERNAKULAM, 682030

- 1) **Total liabilities as on 31.07.2026** : **Rs.30,58,021.03/- (Rupees Thirty Lakh and Fifty Eight Thousand Twenty One and Three Paise only)** Plus further interest thereon along with suit expenses and other legal charges

- 2) (a) **Mode of Auction** : Online Auction (E-Auction)

- (b) **Details of Auction service provider** : M/s PSB Alliance (Baanknet)
Help Desk Number : 8291220220
support.BAANKNET@psballiance.com

- (c) **Date & Time of Auction** : **16.09.2026 & Time 10:30 A.M. to 11:30 A.M.** (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

- (d) **Portal of E-Auction** : <https://baanknet.com>

- 3) **Reserve Price** : **Rs. 20,80,000/- (Rupees Twenty Lakh Eighty Thousand Only)** (Only the bids with minimum 1 incremental offer above reserve price will be accepted)

Internal

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- l. For sale proceeds of Rs.50 Lakhs (Rupees Fifty Lakhs) and above, TDS shall be payable at the rate 1 % of the Sale amount under Section 194 - IA, which shall be payable separately by the Successful buyer and submit the original receipt of TDS certificate to the Bank.
- m. All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- n. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- o. The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of the property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized Officer or the banks shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property, or any other dues to the Government or anyone else in respect of the said properties.
- p. The Sale Certificate shall be issued in the same name in which the bid is submitted.
- q. On receipt of sale certificate, the purchaser shall take all necessary steps and make arrangements for registration of the property. All charges for conveyance, the existing and future Statutory Dues, if any payable by the borrower, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. The purchaser is liable to incur the dues of the Local Self Government / other dues payable to the Government if any, informed subsequently.
- r. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or Asset Recovery Management Branch who, as a facilitating centre, shall make necessary arrangements.
- s. The detailed terms and conditions are also available in the link “E-Auction” provided in Canara Bank’s website (www.canarabank.com).
- t. 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 (Baanknet), Help Desk Number : 8291220220, Email id: support.BAANKNET@psballiance.com
- u. In the event of the date of auction proposed herein falls on public holiday declared, then the auction shall stand automatically postponed to the next working day.

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: Ernakulam
Date: 21.08.2026

AUTHORISED OFFICER
CANARA BANK

Internal

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