

ASSET RECOVERY MANAGEMENT BRANCH, ERNAKULAM

Ref : ARM SN AAYANJEWLS-ACA-04-2026-27

Date : 06/04/2026

To

|                                                                                                                                  |                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| 1. M/s Aayan Jewels,<br>(Proprietor Mrs.Rinu Sanjay)<br>Building no.16/1081,<br>Pallithazam,Mulanthuruthy,<br>Ernakulam- 682 314 | 3. Mrs. Lisiamma Mathew<br>W/o Mathew K Abraham,<br>7/263B, Kottoor House, Arakunnam P O,<br>Ernakulam-682 313 |
| 2. Ms.Rinu Sanjay,<br>Sanjay Nivas, Mulanthuruthy PO,<br>Ernakulam-682314                                                        | 4. Mr. Mathew k Abraham<br>7/263B, Kottoor House, Arakunnam P O,<br>Ernakulam-682 313                          |

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 and also placed the assets for auction in earlier occasions . Now the undersigned is once again 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



**Item 2 (Property in the name of Mrs. Lisiamma Mathew covered by  
Deed 2498/2014 of Mulanthuruthy SRO)**

All that part and parcel of land having an extent of 4.68 Ares of land in Re Sy No. 114/6-2 (Old Sy No.205/2) Re Sy Block No. 23 of Mulanthuruthy Village Kanayannur Taluk, Ernakulam District with boundaries hereunder;

North: Remaining Property  
South: Property of Aryan Moos  
East: Property of Karthik  
West: Property of Divakaran

(As per Encumbrance certificate subsequent to mortgage with the bank, there is an entry of attachment on 18.12.2023 as "Directorate of Enforcement Govt of India. F.NO.ECIR/KCZO/03/2018/4207" & on 24.10.2025 as "Directorate of Enforcement Govt of India, F.NO.ECIR/KCZO/03/2018/3548,KOCHI )

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact Canara Bank Asset Recovery Management Branch, Ernakulam (Ph. No. 0484 - 2353072 / 2353071) E-mail: [cb2875@canarabank.com](mailto:cb2875@canarabank.com) during office hours on any working day.

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

Date : 06/04/2026  
Place : Ernakulam

**AUTHORISED OFFICER  
CANARA BANK**

**ASSET RECOVERY MANAGEMENT BRANCH**

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE**

1. Name and Address of the Secured Creditor : Canara Bank, ARM Branch,  
2<sup>nd</sup> Floor, Canara Bank Building,  
Chittoor Road, Ernakulam South - 682 016  
(Ph.No.0484 - 2353072 / 2353071)
2. Name and Address of the Borrowers and Guarantors : 1. M/s Aayan Jewels,  
(Proprietor Mrs.Rinu Sanjay)  
Building no.16/1081,  
Pallithazam,Mulanthuruthy,  
Ernakulam- 682 314  
  
2. Mrs.Rinu Sanjay,  
Sanjay Nivas, Mulanthuruthy PO,  
Ernakulam-682314





- 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](http://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](mailto:cb2875@canarabank.com) OR M/s PSB Alliance (BAANKNET), Help Desk Number : 8291220220, Email id: [support.BAANKNET@psballiance.com](mailto: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.

Place: Ernakulam  
Date:06/04/2026

AUTHORISED OFFICER  
CANARA BANK