

ASSET RECOVERY MANAGEMENT BRANCH, ERNAKULAM

Ref : ARM SN ACA JANESH KJ-04-2026-27

Date : 06/04/2026

To

1) Mr. Janesh K J,
S/o Janardanan,
Kazhanikunnath House,
Thonnurkkara,
Thrissur -680586.

2) Smt. Remya P S,
D/o Sankaran P R,
Prangattil House,
Pangarapilly PO,
Thrissur- 680586

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

Confidential

ए आर एम शाखा /ARM Branch

2nd Floor Canara Bank Building Chittoor Road, Ernakulam South, एरणाकुलम / Ernakulam - 682016
PH:0484-2353072,2353071 ; Email:cb2875@canarabank.com

ASSET RECOVERY MANAGEMENT BRANCH

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 : 1) Mr.Janesh K J
S/o Janardanan
Kazhanikunnath House
Thonnurkkara
Thrissur-680586

2)Smt.Remya P S
D/o Sankaran P R
Prangattil House
Pangarapilly P O
Thrissur-680586
3. Total liabilities as on 30/06/2025 : ₹27,90,269.58 (Rupees Twenty Seven Lakhs Ninety Thousand Two Hundred Sixty Nine & Paise Fifty Eight only) along with suit expenses and other legal charges from 01.07.2025.
4. (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 : 29/04/2026 & 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>
5. Reserve Price : Rs.14,90,000/- (Rupees Fourteen Lakhs Ninety Thousand Only)
(Only the bids with minimum 1 incremental offer above reserve price will be accepted)

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OTHER TERMS AND CONDITIONS

