

(A GOVERNMENT OF INDIA UNDERTAKING)
ASSET RECOVERY MANAGEMENT(ARM) II BRANCH,
2nd Floor, Circle Office, Spencer Towers, No.86, M G Road, Bengaluru-560001
Email: cb6298@canarabank.com

Ref: ARM-II/KM/3/479/2026-27

Date: 11.05.2026

Without Prejudice

By Email/ Speed
Post/ RPAD/
Hand Delivery

To,

Dear Sir / Madam,

SUB: NOTICE ISSUED IN TERMS OF SEC.13 (4) OF THE SARFAESI ACT 2002, READ WITH
RULE 8 (6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

As you are aware, I on behalf of Canara Bank, ARM branch II, Bangalore-560 001 have taken 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, ARM branch II, Bangalore-560 001 of our Bank.

The undersigned proposes to sell the assets (through e-auction) 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which has been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other rights available to the Bank under the subject Act/or any other law in force.

Yours faithfully,

ಕೃತೇ ಕೆನರಾ ಬೆಂಕಿ / For CANARA BANK
ಪ್ರಾಧಿಕೃತ ಅಧಿಕಾರಿ / Authorised Officer
ಆಸ್ತಿ ವಸೂಲಿ ವಿಭಾಗ / Asset Recovery Management
Canara Bank II, Bengaluru - 560 001

Enclosure: - Sale Notice

ARM Branch- II, 2nd Floor, Circle Office, Spencer Towers, No.86, M G Road, Bengaluru-560001
Telephone numbers 080-25310099, 080-25310181 - e-mail - cb6298@canarabank.com



To,

1. M/s.KCHERIS Marketing Pvt Ltd No.2/2, Venkateshpura, Jakkur Post Bengaluru - 560064	2. Smt.Chamundeshwari V W/o Vijayakumar 155/67, S K Road, Krishnapuram, Ambur, Vellore, Tamil Nadu-653802
3. Smt. Uma Vijay Kumar Flat No.E-103, Ground Floor, E- Block, F Tower, Garden Residency, Sy No.108/1, Kachanayakanahalli Village, Bommasandra, Jigani Hobli, Anekal Taluk, Bengaluru - 560 099	4. Smt. Uma Vijay Kumar No 1710/28, Dr.Rajkumar Road, Rajajinagar, 3 rd Stage, Bangalore-560021
5 Smt.Uma Vijay Kumar No 1169, 1 st floor, 20 th A Cross, MCECHS Layout, Shivarama Karanth Nagar, Bangalore-560077	

Confidential

ARM Branch- II, 2ndFloor, Circle Office, Spencer Towers, No.86, M G Road, Bengaluru-560004
 Telephone numbers 080-25310099, 080-25310181 - e-mail - cb6298@canarabank.com



CANARA BANK
ASSET RECOVERY MANAGEMENT (ARM) II BRANCH,
 2nd Floor, Circle Office, Spencer Towers, No.86, M G Road, Bengaluru-560001
 Email: cb6298@canarabank.com

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 Borrower(s) and guarantor(s) that the below described immovable property/ies mortgaged/charged to the secured creditors, the 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 **30.05.2026 from 1.00 p.m. to 3.00 p.m.** [with unlimited extension of 5 minutes duration each till the conclusion of sale], for recovery of Rs. 5,08,55,308.37/- (Rupees Five Crore Eight Lakhs Fifty Five Thousand Three Hundred Eight and Thirty Seven paise only) as on 03.05.2026 plus further interest thereon and other expenses with direct and indirect liabilities due to Canara Bank from M/s Kcheris Marketing Pvt Ltd.

Full description of the immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under:

(Rs.in Lakhs)

S N o	Description of Immovable Properties (Name of owner/mortgagor to be mentioned)	Reserve Price of properties	EMD	Encumbrance (s)
1.	Property No.1 : All that piece and parcel of the property bearing Flat No.BF 304, totally measuring a super built-up area of 1089 Sq.ft in the Second Floor of 'F' Tower in 'B' Block along with covered Car Parking space in the Basement/Surface/Stilt Floor numbered as BF-304 along with 400 Sq.ft of undivided interest in land comprising Schedule-A Property is one of such apartment units/flats in the said Apartment Building "Garden Residency", situated at Kachanayakanahalli village, Jigani Hobli, Anekal Taluk, Bengaluru District, Bengaluru and bounded on: East by: Residential Apartment privately numbered as BF-303 in the second floor of "F" Tower in "B" Block, West by: Lift Area, North by: Common corridor and South by: Area open to sky of the apartment building. Property No.2 : All that piece and parcel of the property bearing Flat No.E-102, totally measuring a super built-up area of 1089 Sq.ft in the Ground Floor of 'F' Tower in 'E' Block along with covered Car Parking space in the Basement/Surface/Stilt Floor numbered as E-102 along with 400 Sq.ft of undivided	Rs.22.00 Lakhs	Rs.2.20 Lakhs	Not Known
		Rs.22.00 Lakhs	Rs.2.20 Lakhs	Not Known

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 Telephone numbers 080-25310099, 080-25310181 - e-mail - cb6298@canarabank.com



interest in land comprising Schedule-A Property is one of such apartment units/flats in the said Apartment Building "Garden Residency", situated at Kachanayakanahalli village, Jigani Hobli, Anekal Taluk, Bengaluru District, Bengaluru and bounded on: East by: Area open to sky of the apartment building, West by: Residential Apartment privately numbered as E-101 in the Ground floor of "F" Tower in "E" Block, North by: Area open to sky of the apartment building and South by: Common corridor. Property No.3 : All that piece and parcel of the property bearing Flat No.E-103, totally measuring a super built-up area of 1089 Sq.ft in the Ground Floor of 'F' Tower in 'E' Block along with covered Car Parking space in the Basement/Surface/Stilt Floor numbered as E-103 along with 400 Sq.ft of undivided interest in land comprising Schedule-A Property is one of such apartment units/flats in the said Apartment Building "Garden Residency", situated at Kachanayakanahalli village, Jigani Hobli, Anekal Taluk, Bengaluru District, Bengaluru and bounded on: East by: Area open to sky of the apartment building, West by: Residential Apartment privately numbered as E-104 in the Ground floor of "F" Tower in "E" Block, North by: Common corridor and South by: Area open to sky of the apartment building.	Rs.22.00 Lakhs	Rs.2.20 Lakhs	Not Known
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The EMD should be deposited on or before 29.05.2026.

The property will not be sold below the Reserve Price.

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.canarabank.com/english/announcements/sale-notice/karnataka/> provided on the Secured Creditors' Website i.e www.canarabank.com. or may contact Chief Manager, ARM Branch II Bangalore, Canara Bank, Ph. No. 9113092975, 8921102717, 9201460154, 7561062889, 9464534482, 8709675503 and 080-25310181, during office hours on any working day.

Place:Bangalore

Date:11.05.2026

ಕೃತೆ ಕೆನರಾ ಬ್ಯಾಂಕ್ / For CANARA BANK

AUTHORISED OFFICER
 ಪ್ರಾಧಿಕೃತ ಅಧಿಕಾರಿ / Authorised Officer
CANARA BANK ಬೆಂಗಳೂರು - 560 001
 ಆಸ್ತಿ ಪುನರಾವೇಶ ನಿರ್ವಹಣಾ ಶಾಖೆ - II, ಬೆಂಗಳೂರು - 560 001

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 Telephone numbers 080-25310099, 080-25310181 - e-mail - cb6298@canarabank.com



DETAILS

1. Name and Address of the Secured Creditor: Canara Bank, ARM Branch II M G Road Bangalore-

2. Name and Address of the Borrower(s)/ Guarantor(s): Details as under

1. M/s.KCHERIS Marketing Pvt Ltd No.2/2, Venkateshpura, Jakkur Post Bengaluru - 560064	2. Smt.Chamundeshwari V W/o Vijayakumar 155/67, S K Road, Krishnapuram, Ambur, Vellore, Tamil Nadu-653802
3. Smt. Uma Vijay Kumar Flat No.E-103, Ground Floor, E-Block, F Tower, Garden Residency, Sy No.108/1, Kachanayakanahalli Village, Bommasandra, Jigani Hobli, Anekal Taluk, Bengaluru - 560 099	4. Smt. Uma Vijay Kumar No 1710/28, Dr.Rajkumar Road, Rajajinagar, 3 rd Stage, Bangalore-560021
5. Smt.Uma Vijay Kumar No 1169, 1 st floor, 20 th A Cross, MCECHS Layout, Shivarama Karanth Nagar, Bangalore-560077	

3. Total liabilities Rs. 5,08,55,308.37/- (Rupees Five Crore Eight Lakhs Fifty Five Thousand Three Hundred Eight and Thirty Seven paisa only) as on 03.05.2026 plus further interest thereon and other expenses with direct and indirect liabilities due to Canara Bank from M/s Kcheris Marketing Pvt Ltd.

4. Details of the auction:

a) Mode of Auction: E - auction

b) M/s.PSB Alliance (Baanknet) - e- mail: support.BAANKNET@psballiance.com

c) Place, Date & Time of Auction: Bangalore - **30.05.2026 from 1.00 p.m. to 3.00 p.m**
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

5. The reserve price & EMD for Property are as follows:

S N o	Description of Immovable Properties(Name of owner/mortgagor to be mentioned)	Reserve Price of properties	EMD
1	Property No.1 : All that piece and parcel of the property bearing Flat No.BF 304, totally measuring a super built-up area of 1089 Sq.ft in the Second Floor of 'F' Tower in 'B' Block along with covered Car Parking space in the Basement/Surface/Stilt Floor	Rs.22.00 Lakhs	Rs.2.20 Lakhs

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Rs.2.20 Lakhs

6. Other terms and conditions

- a. Auction / bidding shall be only through "Online Electronic Bidding" through the website <https://baanknet.com/> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b. The property can be inspected, with Prior Appointment with Authorised Officer.
- c. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
- d. EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (Baanknet) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan.
- e. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **29.05.2026**, to Canara Bank, ARM Branch II Bangalore by hand OR Email.

- i. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT Acknowledgement receipt thereof with UTR No.
- ii. 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.
- iii. Bid Form.

The intending bidders should register their names at portal <https://baanknet.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.PSB Alliance (Baanknet) - e- mail: support.BAANKNET@psballiance.com

EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD/Sale proceeds shall not carry any interest.

- f. 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 (not below 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.
- g. 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, 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. This amount shall be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, ARM II Branch OR shall be deposited through RTGS / NEFT / Fund Transfer to credit of account of Canara Bank, ARM II Branch, A/c. No. 209272434, IFSC Code: CNRB0006298.
- h. For sale proceeds of **Rs.50.00 Lakhs** (Rupees Fifty lacs) and above, the successful bidder will have to deduct TDS at a rate 1% or as applicable on the sale proceeds and submit the original receipt of TDS certificate to the bank.
- i. All charges for Conveyance, Stamp Duty/GST/Registration Charges etc. As applicable shall be borne by the successful bidder only.
- j. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the E-auction without assigning any reason thereof.

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Telephone numbers 080-25310099, 080-25310181 - e-mail - cb6298@canarabank.com



- k. In case there are bidders who do not have access to the internet but interested in participating the E-auction, they can approach Canara Bank Circle office, Bengaluru or Canara Bank ARM II Branch, Bengaluru, who as a facilitating centre shall make necessary arrangements.
- l. Bidder has to make due diligence and physical verification of property with regard to title, extent, area, dues, suits and cases etc. No claim subsequent to submission of bid shall be entertained by the bank.
- m. After confirmation of sale, bidder's request cannot be accepted for refund of amount which is already paid and Bank will proceed as per SARFAESI Act.

For further details contact Authorized Officer, Canara Bank , ARM Branch-2- (9113092975, 8921102717, 9201460154, 7561062889, 9464534482, 8709675503 and 080-25310181) e-mail id – cb6298@canarabank.com or the service provider M/s.PSB Alliance(Baanknet) - e- mail: 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: Bangalore
Date: 11.05.2026

ಕೃತೇ ಕೆನರಾ ಬ್ಯಾಂಕ್ / For CANARA BANK
ಪ್ರಾಧಿಕೃತ ಅಧಿಕಾರಿ / Authorised Officer
ಆಸ್ತಿ ವಸೂಲಿ / Asset Recovery
Asset Recovery Management Branch-II, Bengaluru - 560 001
Canara Bank

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ARM Branch- II, 2ndFloor, Circle Office, Spencer Towers, No.86, M G Road, Bengaluru-560001
Telephone numbers 080-25310099, 080-25310181 - e-mail - cb6298@canarabank.com

