

സंदർഭ സം./ Ref: 2506RKA/ARM /CALICUT /SARFAESI-SN-ACS2026

दिनांक/ Date:25.06.2026

**TO BORROWER/ GUARANTOR/MORTGAGOR**

|                                                                                                                                                                          |                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sri. Rajith Kumar Arunalayam<br>S/o Kelukutty Nair Arunalayam<br>Arunalayam, Kaipanchery<br>Sulthan Bathery, Wayanad 673692                                              | Smt. Ranjini Raman deceased and represented by<br>Legal Heirs:<br>Sri. Rajith Kumar Arunalayam<br>S/o Kelukutty Nair Arunalayam<br>Arunalayam, Kaipanchery<br>Sulthan Bathery, Wayanad 673692 |
| Smt. Ranjini Raman deceased and represented by<br>Legal Heirs:<br>Rithika<br>D/o Rajith Kumar Arunalayam,<br>Arunalayam, Kaipanchery,<br>SulthanBathery, Wayanad 673692  | Smt. Ranjini Raman deceased and represented by<br>Legal Heirs:<br>Rinitha<br>D/o Rajith Kumar Arunalayam,<br>Arunalayam, Kaipanchery,<br>SulthanBathery, Wayanad 673692                       |
| Smt. Ranjini Raman deceased and represented by<br>Legal Heirs:<br>Rishitha<br>D/o Rajith Kumar Arunalayam,<br>Arunalayam, Kaipanchery,<br>SulthanBathery, Wayanad 673692 | Mr. Anil Kumar P,<br>S/o Late Gopalan Nair,<br>Saarang Near SBT,<br>Sulthan Bathery PO, Wayanad Pin-673592                                                                                    |

Dear 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) and 9 of the Security Interest (Enforcement) Rules, 2002.

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As you are aware, I on behalf of Canara Bank, **Specialized ARM branch, Kozhikode** 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, **Specialized ARM branch, Kozhikode** of Canara Bank.

The undersigned proposes to sell the assets 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 being published in the Newspaper 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,

കൃതേ കേന്ദ്രാ ബാങ്ക് For CANARA BANK

Authorised Officer  
Canara Bank  
എ.ആർ.എം. ശാഖ കോഴിക്കോട്  
A.R.M. Branch Kozhikode

ENCLOSURE – SALE NOTICE

|                                                                                                                  |                                                                                                      |                                                                                                       |                                                                           |
|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| കേന്ദ്രാബാങ്ക് സബോർഡിനേറ്റ് എ.ആർ.എം. (ബാങ്കിംഗ്, ഓണാൻ നില, കോട്ടയം ഹൈവേയിൽ, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം) | ഓടി വസൂലി പ്രബന്ധ കോഴിക്കോട് പള്ളി മന്ദിരം, ഹോട്ടൽ ഫോർ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം | SPECIALIZED ARM BRANCH KOZHICODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA | Ph : 9188406941<br>24x7594@canarabank.com<br>Web : www.canarabank.bank.in |
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**SALE NOTICE**

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH 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 Legal Heirs of the deceased Borrower (s) and Guarantor (s) that the below described immovable property 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" on 14/07/2026 for recovery of Rs.1,96,86,495.60 (One Crore Ninety Six Lakh Eighty Six Thousand Four Hundred Ninety Five Rupees and Sixty Paise Only) as on 22/06/2026, and further interest and other expenses due to the Canara Bank, from borrower, the Legal Heirs of the Deceased Borrowers/ co-borrowers and the guarantors :-

(1) Sri. Rajith Kumar Arunalayam, S/o Kelukutty Nair Arunalayam, Arunalayam, Kaipanchery, Sulthan Bathery, Wayanad 673692. (2) Rithika, D/o Rajith Kumar Arunalayam, Arunalayam, Kaipanchery, Sulthan Bathery, Wayanad 673692. (3) Rinitha, D/o Rajith Kumar Arunalayam, Arunalayam, Kaipanchery, Sulthan Bathery, Wayanad 673692. (4) Rishitha, D/o Rajith Kumar Arunalayam, Arunalayam, Kaipanchery, Sulthan Bathery, Wayanad 673692. (5) Sri. Anil Kumar P, S/o Gopalan Nair, Sarang, Near State Bank of India, Sulthan Bathery, Wayanad 673592

The Reserve price for the property will be Rs.1,25,00,000/- (One Crore Twenty Five Lakh Rupees Only) and the earnest money deposit will be Rs.12,50,000/- (Twelve Lakh Fifty Thousand Rupees Only).

**Details and full description of the immovable properties**

**Property :**

All that piece and parcel of land having an extent of 20.23 ares (50 cents) of land with building in Re Sy. No. 113/6 in Kuppadi Village, Sultan Batheri Taluk, Wayanad District in the name of Smt. Ranjini Raman with total boundaries:

East : Property of Devaki

North : Property of Devaki

West : Property of Krishnankutty and Property of Krishi Bhavan

South : Road, Property of Krishi Bhavan

For Detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank Website ([www.canarabank.bank.in](http://www.canarabank.bank.in)) or may contact Authorized Officer ARM Branch, Kozhikode, mail id: [cb7594@canarabank.com](mailto:cb7594@canarabank.com), Ph: 9188406941

Date: 25.06.2026

Place: Kozhikode

\*Excluding movables

**कृते केनरा For CANARA BANK**  
 Authorized Officer  
 प्राधिकृत अधिकारी  
**ए.आर.एम. शाखा कोझिकोड**  
 A.R.M. Branch Kozhikode

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| കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് എ.ആർ.എം.<br>ബ്രാഞ്ച്,<br>ഒന്നാം നില,<br>ഹോട്ടൽ ഫോർ ബിൽഡിംഗ്,<br>മാവൂർ റോഡ്,<br>കോഴിക്കോട്-673001 കേരളം | आस्ति वसूली प्रबंधन कोझिकोड<br>पहली मंजिल,<br>होटल फोरा बिल्डिंग,<br>मावूर रोड,<br>कोझिकोड-673001 केरल | SPECIALIZED ARM BRANCH KOZHIKODE,<br>FIRST FLOOR,<br>HOTEL FOURA BLDG,<br>MAVOOR ROAD,<br>KOZHIKODE-673001, KERALA | Ph: 9188406941<br>Email: <a href="mailto:cb7594@canarabank.com">cb7594@canarabank.com</a><br>Web: <a href="http://www.canarabank.bank.in">www.canarabank.bank.in</a> |
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**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE**

|    |                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Name and Address of the Secured Creditor      | Canara Bank ARM Branch,<br>Opposite National Hospital,<br>Foura Building, Near Ruchi Bhavan,<br>Mavoor Road, Kozhikode, 673001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2. | Name and Address of the Borrowers /Guarantors | <p>1) Sri.Rajith Kumar Arunalayam<br/>S/o Kelukutty Nair Arunalayam<br/>Arunalayam, Kaipanchery<br/>SulthanBathery, Wayanad 673692</p> <p>2)Rithika,<br/>D/o Rajith Kumar Arunalayam<br/>Kaipanchery, SulthanBathery<br/>Wayanad 673592</p> <p>3)Rinitha,<br/>D/o Rajith Kumar Arunalayam<br/>Kaipanchery, SulthanBathery<br/>Wayanad 673592</p> <p>4) Rishitha,<br/>D/o Rajith Kumar Arunalayam<br/>Kaipanchery, SulthanBathery<br/>Wayanad 673592</p> <p>5) )Sri.Rajith Kumar Arunalayam<br/>S/o Kelukutty Nair Arunalayam<br/>Arunalayam, Kaipanchery<br/>SulthanBathery, Wayanad 673592</p> <p>6) Sri. Anil Kumar P<br/>S/o Gopalan Nair<br/>Sarang, Near State Bank of India<br/>SulthanBathery<br/>Wayanad 673592</p> <p>** -Legal Heirs of Smt Ranjini Raman.</p> |
| 3. | Total liabilities as on 22/06/2026            | Rs.1,96,86,495.60 (One Crore Ninety Six Lakh Eighty Six Thousand Four Hundred Ninety Five Rupees and Sixty Paise Only) as on 22/06/2026, and further interest and other expenses due to the Canara Bank, from borrower, the Legal Heirs of the Deceased Borrowers/ co-borrowers and the guarantors                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 4. | (a) Mode of Auction                           | Online                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | (b) Details of Auction Service Provider       | M/s PSB Alliance (BAANKNET)<br>Helpdesk No.: 8291220220                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |



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കനറാ ബാങ്ക് കനरा बैंक Canara Bank  
 SPECIALIZED ARM BRANCH KOZHIKODE,  
 FIRST FLOOR,  
 HOTEL FOURA BLDG,  
 MAVOOR ROAD,  
 KOZHIKODE-673001, KERALA

आसि वसूली प्रबंधन कोझीकोड  
 पहली मंजिल,  
 होटल फोरा बिल्डिंग,  
 मावूर रोड,  
 कोझीकोड-673001 केरल

SPECIALIZED ARM BRANCH KOZHIKODE,  
 FIRST FLOOR,  
 HOTEL FOURA BLDG,  
 MAVOOR ROAD,  
 KOZHIKODE-673001, KERALA

☎ : 9188406941  
 ✉ : cb7594@canarabank.com  
 Web : www.canarabank.bank.in

|     |                                           |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                           | Emailsupport.BAANKNET@psballiance.com<br>Website: <a href="https://baanknet.com/">https://baanknet.com/</a>                                                                                                                                                                                                                                                                                                       |
|     | (c) Date & Time of e-auction :            | <b>14.07.2026 between 11.30 AM and 12.30 PM</b><br>(With unlimited extension of 5 minutes duration each till sale is concluded)                                                                                                                                                                                                                                                                                   |
|     | (d) Portal of E Auction                   | <b><a href="https://baanknet.com">https://baanknet.com</a></b>                                                                                                                                                                                                                                                                                                                                                    |
| 5.  | Details or Property/ies                   | All that piece and parcel of land having an extent of 20.23 ares (50 cents) of land with building in Re Sy. No. 113/6 in Kuppadi Village, Sultan Batheri Taluk, Wayanad District in the name of Smt. Ranjini Raman with total boundaries:<br>East : Property of Devaki<br>North : Property of Devaki<br>West : Property of Krishnankutty and Property of Krishi Bhavan<br>South : Road, Property of Krishi Bhavan |
| 6.  | Reserve Price of Property:                | <b>Rs.1,25,00,000/- (One Crore Twenty Five Lakh Rupees Only)</b>                                                                                                                                                                                                                                                                                                                                                  |
| 7.  | Earnest Money Deposit (EMD)               | <b>Rs. 12,50,000/- (Twelve Lakh Fifty Thousand Rupees Only).</b><br>on or before <b>14.07.2026 before 11.30 AM</b>                                                                                                                                                                                                                                                                                                |
| 8.  | The property can be inspected Date & Time | with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM                                                                                                                                                                                                                                                                                                                   |
| 9.  | Known encumbrances if any                 | Not to the knowledge of the bank as on date                                                                                                                                                                                                                                                                                                                                                                       |
| 10. | Known Litigations If Any                  | Not to the knowledge of the bank as on date                                                                                                                                                                                                                                                                                                                                                                       |

#### 11.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/ies will be sold in “As is where is”, “As is what is”, and “Whatever there is” “Without Recourse” condition, including encumbrances, if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.
- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM
- d. Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with

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| കോഴിക്കോട് സ്പെഷലൈസ്ഡ് എ.ആർ.എം. ബ്രാഞ്ച്,<br>നോറം നില,<br>ഹോട്ടൽ ഫോറാ ബിൽഡിംഗ്,<br>മാവൂർ റോഡ്,<br>കോഴിക്കോട്-673001 കേരളം | आस्ति वसूली प्रबंधन कोझीकोड<br>पहली मंजिल,<br>होटल फोरा बिल्डिंग,<br>मावूर रोड,<br>कोझीकोड-673001 केरल | SPECIALIZED ARM BRANCH KOZHIKODE,<br>FIRST FLOOR,<br>HOTEL FOURA BLDG,<br>MAVOOR ROAD,<br>KOZHIKODE-673001, KERALA | ☎ : 9188406941<br>✉ : <a href="mailto:cb7594@canarabank.com">cb7594@canarabank.com</a><br>Web : <a href="http://www.canarabank.bank.in">www.canarabank.bank.in</a> |
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required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

- m. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- n. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
- o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.
- p. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on any working day between 10.00 AM and 5.00 PM.
- q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.
- r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice
- s. For further details ARM Branch Kozhikode (Ph. No. 9188406941) may be contacted during office hours on any working day, e-mail id [cb7594@canarabank.com](mailto:cb7594@canarabank.com) OR the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)

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| കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് എ.ആർ.എം ബ്രാഞ്ച്,<br>ഒന്നാം നില,<br>ഹോട്ടൽ ഫോർ ബിൽഡിംഗ്,<br>മാവൂർ റോഡ്,<br>കോഴിക്കോട്-673001 കേരളം | आसि वसुली प्रबंधन कोडीकोड<br>पहली मंजिल,<br>होटल फोरा बिल्डिंग,<br>मावूर रोड,<br>कोडीकोड-673001 केरल | SPECIALIZED ARM BRANCH KOZHIKODE,<br>FIRST FLOOR,<br>HOTEL FOURA BLDG,<br>MAVOOR ROAD,<br>KOZHIKODE-673001, KERALA | Ph : 9188406941<br>Email : <a href="mailto:cb7594@canarabank.com">cb7594@canarabank.com</a><br>Web : <a href="http://www.canarabank.bank.in">www.canarabank.bank.in</a> |
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**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: Kozhikode  
 Date : 25.06.2026

कृते केनरा बैंक For CANARA BANK  
  
 AUTHORISED OFFICER  
 ए.आर.एम. शाखा कोझिकोड  
 CANARA BANK  
 A.R.M. Branch Kozhikode



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| കേരളാ സർക്കാർ സമ്പദ്വ്യവസ്ഥാ വികസന വകുപ്പ്,<br>(നവരത്ന),<br>കേരള സർക്കാർ ഓഫീസ്,<br>മഹാലക്ഷ്മി റോഡ്,<br>കോട്ടയം-673001 കേരളം | आस्ति वसुली प्रबंधन कोझीकोड<br>पहली मंजिल,<br>होटल फोरा बिल्डिंग,<br>मावूर रोड,<br>कोझीकोड-673001 केरल | SPECIALIZED ARM BRANCH KOZHIKODE,<br>FIRST FLOOR,<br>HOTEL FOURA BLDG,<br>MAVOOR ROAD,<br>KOZHIKODE-673001, KERALA | ☎ : 9188406941<br>✉ : cb7594@canarabank.com<br>Web : www.canarabank.bank.in |
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