

**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 **13/08/2026**, [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 **₹ 84,35,159.99/- (Rupees Eighty Four Lakhs Thirty Five Thousand One Hundred Fifty Nine and Paise Ninety Nine Only)** due as on **31/01/2026** to the Asset Recovery Management Branch, Ernakulam of Canara Bank from the borrowers **Mr.Bijoy KJ and Mrs.Shyji MJ**.

The Reserve Price:

Rs.30,50,000/- (Rupees Thirty Lakhs Fifty Thousand Only)

The Earnest Money Deposit:

Rs.3,05,000/- (Rupees Three Lakhs Five Thousand Only)

Last Date for deposit of Earnest Money Deposit - On or before **12/08/2026** by **05:00 PM**.
(Only the bids with minimum 1 incremental offer above reserve price will be accepted)

Details of Property:

**(Property in the name of Mr.Bijoy KJ
covered by Deed No.3893/2015 of Angamaly SRO)**

All that part and parcel of immovable property consisting of land having an extent of 2.25 Ares in Re.Sy.No.30/7/19,30/7/20 (Old Sy.No.1257/4B/2,1257/B/1,1257/4A) alongwith a residential building thereon in Block No.2 of Karukutty Village, Aluva Taluk, Angamaly Sub-District, Ernakulam District in the name of Mr.Bijoy KJ with boundaries as below:

Boundaries (As per Deed):

North : Private Vazhy
South : Property of Jolly and Amrutha
East : Private Vazhy
West : Property of Chakiyath Moodu

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 : 22/07/2026
Place : Ernakulam**

**AUTHORISED OFFICER
CANARA BANK**

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.Bijoy KJ,
Kottaka House,
Manjaora PO,
Ernakulam 683581

2) Mrs.Shyji M J,
Kottaka House,
Manjaora PO,
Ernakulam 683581

- 1) Total liabilities as on 31/01/2026 : ₹ 84,35,159.99/- (Rupees Eighty Four Lakhs Thirty Five Thousand One Hundred Fifty Nine and Paise Ninety Nine Only) Plus further interest thereon along with suit expenses, incidental charges 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 : 13/08/2026 & 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.30,50,000/- (Rupees Thirty Lakhs Fifty Thousand Only)
(Only the bids with minimum 1 incremental offer above reserve price will be accepted)

OTHER TERMS AND CONDITIONS

- a. The property will be sold in “as is where is, as is what is and whatever there is” basis including encumbrances, if any.
- b. 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.
- c. The property can be inspected, with Prior Appointment with Authorised Officer, on **07/08/2026** between 11:00 A.M. & 4:00 P.M.
- d. 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.
- e. Intending bidders if applicable shall hold a valid digital signature certificate and e-mail address.

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

- 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

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: 22/07/2026

AUTHORISED OFFICER
CANARA BANK