

**DEMANDNOTICE [SECTION 13(2)]
 TO BORROWER/ GUARANTOR/MORTGAGOR**

Ref:RO/MPM/RL/SARFAESI/DN/25-26/98

Date: 28.04.2026

TO,

MR GOPALAKRISHNAN A M
 S/O VELU NAIR
 ASWATHI
 ARUKIZHAYA
 MANJERI HEAD POST OFFICE
 MALAPPURAM-676121

TO,

MRS PADMAJA P C
 W/O GOPALAKRISHNAN A M
 ASWATHI
 ARUKIZHAYA
 MANJERI HEAD POST OFFICE
 MALAPPURAM- 676121

Sub: Notice issued under Section 13(2) of the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of Canara Bank, Manjeri Main Branch (hereinafter referred to as "the secured creditor"), appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under:

That Mr Gopalakrishnan A M and Mrs Padmaja P C (hereinafter referred to as "the Borrower") have availed credit facility / facilities stated in the **Schedule A** hereunder and has entered in to the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount in accordance with the terms and conditions of the above mentioned agreements.

Mr Gopalakrishnan A M (The person mentioned in schedule B) are also entered in to agreements against the secured assets which are detailed in **Schedule B** hereunder.

However, from **January 2026**, the operation and conduct of the said financial assistance / credit facilities have become irregular. The books of account maintained by the secured assets shows that the liability of the Borrower towards the secured creditor as on date amounts to **Rs 6,74,376/- (Rupees Six Lakhs Seventy Four Thousand Three Hundred and Seventy Six Only)** the details of which together with future interest rate are stated in **Schedule C** hereunder. It is further stated that the Borrower/Guarantor having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facility/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ instalment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on **24.04.2026** in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor through this notice brings to your attention that the Borrower has failed and neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under

റിക്വെറിംഗ് ട്രാൻസാക്ഷൻ
 റീജിയണൽ ഓഫീസ് മലപ്പുറം
 വർണാ അർക്കേഡ്,
 ബൈപാസ് റോഡ്
 മുണ്ടുപരമ്പ് പി.ഒ. മലപ്പുറം,
 കേരളം - 676509
 PH : 0483- 272323

वसूली अनुभाग
 क्षेत्रीय कार्यालय मलप्पुरम
 वर्णम अर्केड
 बाइपास रोड, मचिंगल
 मुन्दुपरम्प पी ओ
 मलप्पुरम, केरल -676509

Recovery Section
 Regional Office Malappuram
 Varnam Arcade മച്ചിങ്ങൽ,
 Bypass Road, Machingal
 Munduparamba PO
 Malappuram - 676509
 Mail:rompmrec@canarabank.com



Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the Borrower as stated in **Schedule C** hereunder to the secured creditor **within 60 days from the date of receipt of this notice**. Further, it is brought to your notice that you are also liable to pay future interest as per **schedule C** together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of **Rs 6,74,376/- (Rupees Six Lakhs Seventy Four Thousand Three Hundred and Seventy Six Only)** together with further interest and incidental expenses and costs as stated above in terms of this notice under Section 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4)(a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the Borrower/Guarantor fails to discharge liability in full within the period specified in sub-section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely.

- Take possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;
- Take over the management of the business of the Borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset:

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt;

Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt and under other applicable provisions of the said Act.

Your attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

You are also put on notice that **in terms of section 13(13) the Borrower/Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor**. It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

റിക്വെറിംഗ് ഓഫീസ് മലപ്പുറം
വർണ ഓർക്കേഡ്,
ബൈപാസ് റോഡ്,
മുണ്ടുപരമ്പ് പി.ഒ. മലപ്പുറം,
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वर्णम अर्केड
बाइपास रोड, मचिंगल
मुण्डुपरम्प पी ओ
मलप्पुरम, केरल -676509

Internal

Recovery Section
Regional Office Malappuram
Varnam Arcade മുച്ചിങ്ങൽ,
Bypass Road, Machingal
Munduparamba PO
Malappuram - 676509
Mail: rompmrec@canarabank.com

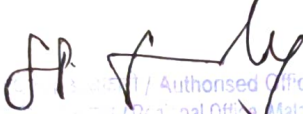
This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

Thanking you

Yours faithfully,

 കന്നട ബാങ്ക് / For Canara Bank


 Regional Office, Malappuram

AUTHORIZED OFFICER

CANARA BANK



റിക്വെറി സെക്ഷൻ
 നീജിയത്തിൽ ഓഫീസ് മലപ്പുറം
 വർണ്ണ അർക്കേഡ്,
 ബൈപാസ് റോഡ്
 മുണ്ടുപറമ്പ് പി.ഒ. മലപ്പുറം,
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SCHEDULE –A

[Details of the credit facility/ies availed by the Borrower]

Sl No	Loan No	Nature of Loan/Limit	Date of sanction	Amount
1.	0855605010902	Mortgage Loan	29.09.2018	Rs 11,00,000/- (Rupees Eleven Lakhs Only)

SCHEDULE –B

[Details of security assets³]

Sl No	Immovable	Name of Title holder
1.	3.24 Ares(8.00 Cents) of land with a residential building and other improvements thereon in Sy.No.64/43-1 at Block No : 52, Manjeri Desom, Manjeri Village, Ernad Taluk, Malappuram District. <u>Boundaries As per Title deed</u> East : Edavazhi. North : Property of Ramankutty. West : Thannile Baki Sthalam. South : Thannile Baki Sthalam and Reading Room. <u>Boundaries As per Location Map</u> East : Municipal Road . North : Property of P S Anila. West : Property of P C Leelavathy Ammaand others. South : Property of Reading Room and Leelavathy Amma. Cersai Security Interest Id : 400025037781	Gopalakrishnan A M

SCHEDULE – C

[Details of liability as on date]

SL NO	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON DATE	RATE OF INTEREST
1.	0855605010902	Mortgage Loan	Rs 6,74,376/- (Rupees Six Lakhs Seventy Four Thousand Three Hundred and Seventy Six Only)	9.35% +Penal Interest @ 2%

AM

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 വർണ്ണ അർക്കേഡ്,
 ബൈപാസ് റോഡ്
 മുണ്ടുപറമ്പ് പി.ഒ. മലപ്പുറം.
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Internal
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आर०-पी०-54/R.P.-54

भारतीय डाक विभाग
DEPARTMENT OF POSTS, INDIA
प्राप्ति स्वीकृति / ACKNOWLEDGEMENT

रजिस्ट्री-पत्र/पार्सल प्राप्त हुआ

Received Registered Letter/Parcel/

क्रमांक / No.	तारीख / Dated	का / of
---------------	---------------	---------

* बीमे का मूल्य रुपये में

* Insured for Rupees

पाने वाले -

Addressed to

Gopalakrishnan Am, Bhalhi, Kuttichalga
Manguni Head post office, Malappuram.

को on/

वितरण डाकघर की तारीख - मोहर

Date stamp of office of delivery

हस्ताक्षर और नाम / Signature and Name

2-05-2026

पं०-पी०-54/R.P.-54

भारतीय डाक विभाग
DEPARTMENT OF POSTS, INDIA
प्राप्ति स्वीकृति / ACKNOWLEDGEMENT

रजिस्ट्री-पत्र/पार्सल प्राप्त हुआ

Received Registered Letter/Parcel/

क्रमांक / No.

तारीख / Dated

का / of

* बीमे का मूल्य रुपयों में

* Insured for Rupees.

पाने ताले -

Addressed to

को onA

वितरण डाकघर की तारीख - मोहर

Date stamp of office of delivery

हस्ताक्षर और नाम / Signature and Name

Padmeji Padma

2-05-2028



**POSSESSION NOTICE [SECTION 13(4)]
(For Immovable property)**

Whereas:

The undersigned being the Authorized Officer of the **Canara Bank, Manjeri Main Branch** under Securitization And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 28.04.2026 calling upon **1) Mr Gopalakrishnan A M, S/o Velu Nair, Aswathi, Arukizhaya, Manjeri Head Post Office, Malappuram-676121** **2) Mr Padmaja P C, W/o Gopalakrishnan A M, Aswathi, Arukizhaya, Manjeri Head Post Office, Malappuram-676121** to repay the amount mentioned in the notice, being to Rs 6,74,376/- (Rupees Six Lakhs Seventy Four Thousand Three Hundred and Seventy Six Only) plus interest from 28.04.2026 within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this 08th day of July 2026.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank for an amount **Rs 6,94,600/- (Rupees Six Lakhs Ninety Four Thousand and Six Hundred Only)** and interest thereon .

The borrower's attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

3.24 Ares(8.00 Cents) of land with a residential building and other improvements thereon in Sy.No.64/43-1 at Block No : 52, Manjeri Desom, Manjeri Village, Ernad Taluk, Malappuram District in the name of Mr Gopalakrishnan AM.

Boundaries As per Title deed

East : Edavazhi.
North : Property of Ramankutty.
West : Thannile Baki Sthalam.
South : Thannile Baki Sthalam and Reading Room.

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റിജിയണൽ ഓഫീസർ
വർണ്ണാർക്കേഡ് ,
മച്ചിങ്ങൽ, ബൈപാസ് റോഡ്
മുണ്ടുപറമ്പ് പി.ഒ. മലപ്പുറം,
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☎ : 0483- 272323

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: rompmrec@canarabank.com
Internal



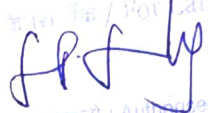
Recovery Section
Regional Office Malappuram
Varnam Arcade,
Bypass Road, Machingal
Munduparamba PO
Malappuram - 676509



Boundaries As per Location Map

East : Municipal Road .
North : Property of P S Anila.
West : Property of P C Leelavathy Ammaand others.
South : Property of Reading Room and Leelavathy Amma.

Cersai Security Interest Id : 400025037781

 **कनरा बैंक / For Canara Bank**

आधिकारी / Authorized Officer
मलप्पुरम / Regional Office Malappuram
AUTHORIZED OFFICER
CANARA BANK

DATE: 08.07.2026
PLACE: Malappuram

റിക്കവറീസെക്ഷൻ
റീജിയണൽ ഓഫീസുലപ്പുറം
വർണാർക്കേഡ് ,
മച്ചിങ്ങൽ, ബൈപാസ് റോഡ്
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वसूली अनुभाग :
क्षेत्रीय कार्यालय मलपूरम
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Malappuram - 676509



CERSAI

Central Registry of Securitisation Asset
Reconstruction and Security Interest of India

Registration of Security Interest Acknowledgement Report

CERSAI Details

PAN	AAECC5770G
CERSAI GSTIN	07AAECC5770G1ZN
HSN Code/SAC	998439
Quantity Units/Unique Quantity Code	N.A.

Institution Details

Name of the Institution	CANARA BANK
Institution GSTIN	29AAACC6106G1ZX
Report Download Date	08-04-2025 15:51:05.691
Transaction ID / QRF NO	200349181612
Generated by	SHIBU P(A00063753B)

Transaction Details

Type of Transaction	Registration Of Security Interest
Transaction Id	200349181612
Created By	SHIBU P(A00063753B)
Creation Date	08-04-2025

Security Interest Details

Type Of Security Interest	Equitable Mortgage
SI Type - Others	...
SI Creation Date In Bank	01-11-2018
SI Registration Date In CERSAI Portal	16-11-2018:00:00:00.000
Security Interest ID	400025037781 ✓
Type Of Finance	Sole
Details Of Charge	NA
Total Secured Amount	1100000.00
Entity Identification Number	0855605010902
Miscellaneous Narration	

Asset Details

Asset ID	200024987119
Asset Category	Immovable
Asset Type	Residential
Description Of Asset	Immovable Asset
Survey Number / Municipal Number	...

Page No. 1



CERSAI

Central Registry of Securitisation Asset
Reconstruction and Security Interest of India

Plot Number	64//43-1
Area	8.0
Area Unit	Cents
House / Flat Number / Unit No	...
Floor No	...
Building / Tower Name / Number	...
Name of the Project / Scheme / Society / Zone	...
Street Name / Number	...
Pocket	...
Locality / Sector	MANJERI
City / Town / Village	...
District	MALAPPURAM
State / UT	Kerala
Pin Code / Post Code	676121
Borrower(s) Details	
Borrower(1)	
Borrower Type	Individual
Name Of the Borrower	AM GOPALAKRISHNAN
Is Borrower Owner Of the Asset	Yes
Gender	...
Father / Mother Name	...
Date Of Birth	01-06-1946
Mobile	...
Email	...
PAN	ADKPG3182G
CKYC Key Identifier	...
Address:	
State	Kerala
District	MALAPPURAM
City / Town / Village	...
Pincode	676121
Address Line 1	...
Address Line 2	64//43-1
Address Line 3	...
Charge Holder Details	
Charge Holder Name	CANARA BANK
Office / Ward / Branch Name	0240829
Address Line 1	MANJERI
Address Line 2	...



CERSAI

Central Registry of Securitisation Asset
Reconstruction and Security Interest of India

Address Line 3	...
City / Town / Village	...
District	MALAPPURAM
State	Kerala
Pincode	676121

RMS Details

Transaction Fees	₹0.00
Additional Fee	₹0.00
Total Transaction Amount	₹0.00
GST Amount	₹0.00

DISCLAIMER : The information relating to Security Interest filed is in pursuant to section 23 of SARFAESI Act and is being shown/displayed/provided on "AS FILED" basis.

--- End Of Report ---