കനറാ ബാങ്ക് केनरा बैंक Canara Bank
सिंडिकेट Syndicate

Ref : ARM:SN:KJ:KMK:03:2026-27 **Date : 17.10.2026**

To,

1. **Sri.Sijoy Chacko ,**
   S/o Late Sri Chacko,
   Thottapilly Molayil House,
   Thammanimattom,
   Ramamangalam, Ernakulam-686663

2. **Mr Jijoy Chacko**
   S/o Late Sri Chacko,
   Thottapilly Molayil
   Thammanimattam
   Ramamangalam PO
   Ernakulam-686663

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. Now the undersigned 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

SALE NOTICE

E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER 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 borrower(s) and Guarantor(s) that the below described immovable properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on **11.11.2026** between **10.30 AM and 11.30 AM (**With unlimited extension of 5 minutes duration each till sale is concluded) **"As is Where is", As is What is" and "Whatever there is"** for Recovery of **Rs. 3,43,65,635.62/- (Rupees Three Crore forty three lakhs sixty five thousand six hundred and thirty five and Sixty Two Paise Only) as on 07/06/2026 plus unapplied interest/ further interest, cost, expenses, Suit filing charges and other charges** due to Ernakulam ARM Branch of Canara Bank from **Mr. Jijoy Chacko & Mr. Sijoy Chacko**

Details and full description of the immovable property No.1

Property in the name of Sri. Jijoy Chacko and Sri. Sijoy Chacko covered by document no.5907/2015 of Puthencruz SRO

All that part and parcel of the property consisting of 8.65 Ares of Land with Residential Building thereon in Re Sy No:187/1/4/2 in block No :48 (Old Sy No:976/3 and 976/4A/2) of Aikkaranadu South Village, Kunnathunad Taluk, Puthencruz Sub District, Ernakulam District

Boundaries:
East : Private Way of Chakkum moottil Maman
West: Property of Sri. Jijoy Chacko and Sri. Sijoy Chacko
South : Property of Chakkum Moottil Maman
North : Panchayat Road

The reserve price for the property will be Rs. 43,85,000/- (Rupees Forty Three Lakhs Eighty Five Thousand only) and the earnest money deposit will be Rs. 4,38,500/- (Rupees Four Lakhs Thirty Eight Thousand and five hundred only). The Earnest Money Deposit shall be deposited on or before 10.11.2026 upto 05.00 PM.

Details and full description of the immovable property No.2

Property in the name of Sri. Jijoy Chacko and Sri. Sijoy Chacko covered by document No.5908/2015 of Puthencruz SRO

All that part and parcel of the property consisting of 8.64 Ares of Land in Re Sy No:187/1/4/1 in block No :48 of Aikkaranadu South Village, Kunnathunad Taluk, Puthencruz Sub District, Ernakulam District-686663

Boundaries:

East : Path Way
West: Panchayath Road
South : Property of Mr. George & Mr. Sabu Paul
North : Property of Mr.Bijoy Chacko & another.

The reserve price for the property will be Rs. 14,00,000/- (Rupees Fourteen Lakhs only) and the earnest money deposit will be Rs. 1,40,000/- (Rupees One Lakh Forty Thousand only). The Earnest Money Deposit shall be deposited on or before 10.11.2026 upto 05.00 PM.

Details and full description of the immovable property No.3

Property in the name of Sri. Jijoy Chacko covered by document No.2578/2010 of Puthencruz SRO

All that part and parcel of the property consisting of 13.65 Ares of land in Re Sy No:177/12, block No :48 (Old Sy No:976/4B/2) of Aikkaranadu South Village, Kunnathunadu Taluk, Puthencruze Sub District, Ernakulam District of Puthencruz SRO

Boundaries:

East : Property of Mr.Varkey, Nellikkamury House
West: Properties of Ms. Pennamma, Kallidambal and Mr. Baby, Molayil
South : Kinginimattom- Chirampattupady Road
North : Property of Ms.Soosy

The reserve price for the property will be Rs. 16,10,000/- (Rupees Sixteen Lakhs Ten Thousand only) and the earnest money deposit will be Rs. 1,61,000/- (Rupees One Lakh Sixty One Thousand only). The Earnest Money Deposit shall be deposited on or before 10.11.2026 upto 5.00 PM.

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: 17.10.2026
Place: Ernakulam

Authorized Officer
Canara Bank

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 /Guarantors:

   1. Sri .Sijoy Chacko ,
   S/o Late Sri Chacko,
   Thottapilly Molayil House,
   Thammanimattom,
   Ramamangalam,Ernakulam-686663
   2. Mr Jijoy Chacko
   S/o Late Sri Chacko,
   Thottapilly Molayil
   Thammanimattam
   Ramamangalam PO
   Ernakulam-686663

3. Total liabilities : **Rs. 3,43,65,635.62/- (Rupees Three Crore forty three lakhs sixty five thousand six hundred and thirty five and Sixty Two Paise Only) as on 07/06/2026 plus unapplied interest/ further interest, cost, expenses, Suit filing charges and other charges**

4. (a) Mode of Auction : **Online**
   (b) Details of Auction Service Provider:

Company Name	**M/s PSB Alliance (baanknet.com)**
Helpdesk Number	**8291220220**
Email	**support. baanknet@psballiance.com**
Website	**baanknet.com**

(c) Date & Time of E-auction : **11.11.2026** between **10.30 AM and 11.30 AM (**With unlimited extension of 5 minutes duration each till sale is concluded).

(d) Portal of E Auction : **Baanknet.com**

5. Last Date for receipt of Tender Documents (**Online/ Offline**) : **10.11.2026 up to 05.00 P M**

6. Reserve Price for property No.1 : **Rs. 43,85,000/- (Rupees Forty Three lakhs Eighty Five thousand only).**

   Reserve Price for property No.2 : **Rs. 14,00,000/- (Rupees Fourteen Lakhs only)**

   Reserve Price for property No.3 : **Rs. 16,10,000/- (Rupees Sixteen Lakhs Ten Thousand only)**

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 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 **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 Authorized Officer, on 28.10.2026 working day between 11 AM and 4.00 PM.

d. The property will be sold for the price which is above the Reserve Price and the participating bidders may improve their offer further during auction process.

e. Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider. For details with regard to digital signature please contact the service provider. The bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature).

f. The intending bidders should register their names at portal **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.

g. EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (**baanknet.com**) 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 **on or before 10.11.2026 up to 05:00 PM.**

h. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **10.11.2026 up to 05:00 PM**, to Canara Bank, Ernakulam Asset Recovery Management Branch by hand or by email.
    a. Demand Draft/ Pay Order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
    b. 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.
    c. Bidders Name. Contact No. Address, E Mail Id.
    d. Bidder's A/c details for online refund of EMD.

i. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.

j. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 25,000/-(Rupees Twenty Five Thousand only) for Property 1 & Rs.10,000/- (Rupees Ten Thousand Only) for Property 2 & 3 .** The bidder who submits the highest bid (above 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.

k. 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 within the period stated above, 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.

l. ***For sale proceeds of Rs.50 Lacs and above the successful bidder will have to deduct TDS at the Rate of 1% on the sale proceeds and submit the Original Receipt of the TDS certificate to the Bank***.

m. All charges for conveyance, stamp duty/ GST and registration charges and TDS etc., as applicable shall be borne by the successful bidder only.

n. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

o. The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of the property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized Officer or the banks shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property, or any other dues to the Government or anyone else in respect of the said properties.

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: 17.10.2026

Authorised Officer
Canara Bank