केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
ARM 1 BRANCH
SPENCER BUILDING 2ND FLOOR, M G ROAD, BENGALURU- 560001
Email: cb2366@canarabank.com

Ref: 2366/KK/630/2026-27 **Date: 09.11.2026**

To,

Mr. JINTESH M J (Borrower)
S/o Joy Mangaleth Mathai
Flat No 411, 4th Floor, "Midhila Deluxe"
Apartment 6th cross, 1st main road, Near RV
Kalyana Mantapa Maruthinagar Yelahanka
Bengaluru - 560064

AND

Mr. JINTESH M J (Borrower)
S/o Joy Mangaleth Mathai
No 104 opp newage public school
Muniswamy layout rayasandra
Huskur,Anekal
Bengaluru-560099

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) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, the Authorised Officer of Canara Bank has 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 1 BRANCH, 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,
कृते केनरा बैंक/For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
Asset Recovery Management Br. - I, M.G. Road, B

Authorised Officer
Canara Bank
ENCLOSURE – SALE NOTICE Annexure 13

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

Annexure 13
ARM 1 BRANCH
SPENCER BUILDING 2ND FLOOR, M G ROAD, BENGALURU- 560001
Email: cb2366@canarabank.com

SALE NOTICE

E-Auction sale notice for sale of Immovable property 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 Borrower(s) and guarantor(s) that the below described immovable property 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 26.11.2026 from 10.30 a.m. to 11.30 am**. [with unlimited extension of 5 minutes duration each till the conclusion of sale], for recovery of Rs. 58,08,011.78/- plus further interest thereon from 08.11.2026 and other expenses due to Canara Bank from **Mr. JINTESH M J.**

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

(Amount in Lakhs)

S No	Description of Immovable Properties (Name of owner /mortgagor to be mentioned)	Reserve Price of properties	EMD
1	**All that piece and parcel of the 2 BHK residential apartment bearing 411, Fourth Floor, Midhila Deluxe Apartment, 6th Cross, 1st Main Road, Near R V Kalyana Mantapa, Maruthi Nagar, Yelahanka, Bangalore- 560064, Kogilu Village, Yelahanka Hobli, Bangalore North Taluk. Measuring 1230 Sq Ft super built-up area together with 345 Sq.ft undivided right.** **East by: Open To Sky, West by: Common Area** **North by: Flat no. 410, South by: Flat no.412**	**57.00**	**5.70**

The EMD should be deposited on or before 25.11.2026 up to 5.00 pm

The property will not be sold below the Reserve Price.

Known encumbrances, if any: NIL.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or E-Wallet of M/s PSB Alliance Private

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सिंडिकेट Syndicate

Limited **(https://baanknet.com/)** portal and may contact ARM-1 Branch, Bengaluru, Canara Bank, (Ph. No.8074639331 and 9486092152) during office hours on any working day.

कृते केनरा बैंक / For CANARA BANK

Place: Bengaluru
Date: 09.11.2026

AUTHORISED OFFICER
CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
आस्ती वसूली प्रबंधन शाखा-1, एम.जी. रोड, बेंगलूरु - 560 001
Asset Recovery Management Br. - I, M.G. Road, Bengaluru-1

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 09.11.2026

1.Name and address of the Secured Creditor **: Canara Bank ARM 1 Branch**
2.Name and address of the Borrower(s)/Guarantor(s) : Details as under:-

Mr. JINTESH M J (Borrower)
S/o Joy Mangaleth Mathai
Flat No 411, 4th Floor, "Midhila Deluxe" Apartment 6th cross, 1st main road, Near RV Kalyana Mantapa Maruthinagar Yelahanka Bengaluru - 560064

Mr. JINTESH M J (Borrower)
S/o Joy Mangaleth Mathai
No 104 opp newage public school
Muniswamy layout rayasandra
Huskur,Anekal
Bengaluru-560099

3.Total liabilities Rs. 58,08,011.78/- plus further interest thereon from 08.11.2026 along with expenses, other charges, etc.

4. (a)Mode Of Auction : Online E _ Auction

(b) Details of Auction : M/s PSB Alliance (https://baanknet.com/)
Helpdesk: 8291220220

(c) Date & Time of auction : Date 26.11.2026 Time 10.30 a.m. to 11.30 a.m
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

5. Reserve Price:

S No	Description of Immovable Properties (Name of owner /mortgagor to be mentioned)	Reserve Price of properties	EMD
1	**All that piece and parcel of the 2 BHK residential apartment bearing 411, Forth Floor, Midhila Deluxe Apartment, 6th Cross, 1st Main Road, Near R V Kalyana Mantapa, Maruthi Nagar, Yelahanka, Bangalore- 560064, Kogilu Village, Yelahanka Hobli, Bangalore North Taluk. Measuring 1230 Sq Ft super built-up area together with 345 Sq.ft undivided right.** **East by: Open To Sky**	**57.00**	**5.70**

	West by: Common Area **North by: Flat no. 410** **South by: Flat no.412**		

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 The Authorized Officer **13.11.2026 11.30 AM to 2.00 PM**.

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 the 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 **(https://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 **25.11.2026.**

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 M/s. PSB Alliance, Bangalore @ e-mail: support.ebkray@psballiance.com

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **25.11.2026**- 5.00 PM, to Canara Bank, ARM Branch I, Bangalore by hand.

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 to be submitted.

g) 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 **(https://baanknet.com/)** - e- mail: support.ebkray@psballiance.com) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

h) e-Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.1,00,000/-. 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.

i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), on the same day or not later than next working day on declaring him/her as the successful bidder and the balance on or before 15th day 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

j) FOR IMMOVABLES: For sale proceeds of Rs.50.00 lacs (Rupees Fifty Lacs only) and above, the successful bidder will have to deduct TDS at the applicable rate on the Sale proceeds and submit the original receipt of TDS Certificate to the Bank.

k) All charges for conveyance, stamp duty/GST, registration charges, tax arrears, other charges, dues etc., as applicable shall be borne by the successful bidder only.

l) The Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-Auction without assigning any reason thereof.

m) 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 Canara Bank ARM I Branch, No. 86, II Floor, Bangalore Metro Circle, Spencer Towers, M G Road, Bangalore- 560 001 who, as a facilitating center, shall make necessary arrangements.

n) Bidder has to make due diligence and physical verification of property with regard to title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.

o) For further details contact Canara Bank, Asset Recovery Management Branch I, No. 86, II Floor, Bangalore Metro Circle, Spencer Towers, M G Road, Bangalore- 560 001 (Ph. No.8074639331 and 9486092152) e-mail id cb2366@canarabank.com OR the service provider M/s PSB Alliance **(https://baanknet.com/),** e-mail: support.ebkray@psballiance.com, Helpdesk Number : 8291220220, Website: **https://baanknet.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.

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
आस्ति वसूली प्रबंधन शाखा - I, एम.जी. रोड, बेंगलूरु - 560 001
Asset Recovery Management Br. - I, M.G. Road, Bengaluru-1

Authorised Officer
Canara Bank

Place: Bengaluru

Date: 09.11.2026