किताला भागकः केन्द्रा होतः Ganara Bank 🖎

inlawkani Taleaz Syndicate

PANAMPILLY NAGAR BRANCH, FIRST FLOOR ANJIPARAMBLI COMPLEX 34/368 B PANAMPILLYNAGAR

NEAR SOUTH OVER BRIDGE KOCHI 682016

- M/S Perfect Interiors, 55/604, John Alunkal Road, Vivek Nagar Kadavanthra, Ernakulam 682020
- Mr.Jiju John (Mortgagor)
 PalakathadomHouse
 John Alunkal Road, Kadavanthra, Ernakulam
- 3. Mrs.TanyJiju W/o Jiju John Palakkathadom House John Alunkal Road, Kadayanthra

Ref. No.A.26.2.24/ROEKMRL/2339/30/2024/SD

Sir,

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, 2021.

Date: 22.01.2024

As you are aware, I on behalf of Canara Bank, **Panampilly Nagar Branch**, **Ernakulam** have taken constructive 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 **Panampilly Nagar Branch**, **Ernakulam** 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 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,

For CANARA BANK

Authorized Officer

प्राधिकृत अधिकारी /Authorised Office

Canara Bank

Enclosure: Sale notice

Interna

PANAMPILLY NAGAR BRANCH, FIRST FLOOR ANJIPARAMBLI COMPLEX 34/368 B PANAMPILLYNAGAR

NEAR SOUTH OVER BRIDGE KOCHI 682016

कृते केन्या र्वछ For Canara Bank

THE RESERVE OF THE PARTY OF THE

कि MOO MOO के केन्द्रा बेंक Canara Ban Individual fursias Syndicate

PANAMPILLY NAGAR BRANCH, FIRST FLOOR ANJIPARAMBLI COMPLEX 34/368 B PANAMPILLYNAGAR. NEAR SOUTH OVER BRIDGE, KOCHI 682016

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 physicalpossession of which has been taken by the Authorized Officer of Canara Bank, will be sold on 26.02.2024 on "As is Where is", As is What is" and "Whatever there is" for Recovery of Rs.1,03,43,508.27 (Rupees One Crore Three Lakhs Forty Three Thousand Five hundred and Eight and paisa Twenty Seven only) as on 22.01.2024 along with unapplied interest/ further interest, cost, expenses, Suit filing charges and other legal charges due to Panampilly Nagar Branch of Canara Bank from M/s Perfect Interiors, Mr. Jiju John and Ms. Tany Jiju.

Details and full description of the immovable property

All that part and parcel of 1.65 Ares(4.081 cents) of Land and two storied Residential Building in Sy. No. 798/3 of Elamkulam Village, Kanayannur Taluk, Ernakulam District in the name of Mr. Jiju John.

Boundaries as per Title Deed:

North: Property of Mr. Aravind S Nair & 4 Meter Wide Road

South: 4 Meter Wide Road East: 4 Meter wide Road

West: Property of Mr. Mery Mathew

The reserve price for the property will be Rs. 63,10,000/-(Rupees Sixty Three Lakhs Ten Thousand only) and the earnest money deposit will be Rs. 6,31,000/- (Rupees Six Lakhs Thirty One Thousand only).

The earnest money deposit shall be deposited on or before 23.02.2024 at 5 pm.

For Detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank Website (www.canarabank.com) or may contact Panampilly Nagar Branch, Email id: cb1372@canarabank.com; Ph:8281991423. कते केनरा बैंक For CANARA BANK

Date: 22.01.2024 Place: Ernakulam Authorized Officerd Officer

Canara Bank

कक्राता का अर्थ केनरा बैंक Canara Bank 🛠 Caldialcani Farsac Syndicate

PANAMPILLY NAGAR BRANCH, FIRST FLOOR ANJIPARAMBLI COMPLEX 34/368 B PANAMPILLYNAGAR, NEAR SOUTH OVER BRIDGE, KOCHI 682016

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

- 1. Name and Address of the Secured Creditor: Canara Bank, First Floor, Anjiparambil Complex, Panampilly Nagar, Pin 682016.
- 2. Name and Address of the Borrowers / Guarantors:
- (1) M/s Perfect Interiors,55/604, John Alunkal Road, Vivek Nagar, Kadavanthra, Ernakulam 682020;
- (2) Mr. Jiju John (Mortgagor), Palakathadom House, John Alunkal Road, Kadavanthra, Ernakulam
- (3) Mrs. Tany Jiju W/o Jiju John, Palakkathadom House, John Alunkal Road, Kadavanthra.
- 3. Total liabilities as on 22.01.2024: Rs.1,03,43,508.27 (Rupees One Crore Three Lakhs Forty Three Thousand Five hundred and Eight and paisa Twenty Seven only) along with unapplied interest/further interest, cost, suit filing charges, expenses and other charges.
- 4. (a) Mode of Auction: Online
 - (b) Details of Auction Service Provider: M/s Canbank Computer Services Ltd.,

No.218, J P Royale, 1st Floor, Sampige Road,

Malleswaram Bengaluru 560003

(Contact no: 080 -23469665, 91 9832952602 9480691777) email: eauction@ccsl.co.in

(c) Date & Time of E-auction: 26.02.2024 between 11.30 AM and 12.30PM (With unlimited extension of 5 minutes duration each till sale is concluded)

(d) Portal of E Auction

: www.indianbankseauction.com

5. Last Date for receipt of Tender

Documents (Online/ Offline)

: 23.02.2024 till 5.00 PM.

6. Address in which the tender document to be submitted: Canara Bank, First Floor, Anjiparambil Complex, Panampilly Nagar, Ernakulam-

682016.

7. Reserve Price

: Rs.63,10,000/-(Rupees Sixty Three Lakhs Ten Thousand only)

8. Earnest Money Deposit (EMD)

: Rs.6,31,000/- (Rupees Six Lakhs Thirty One Thousand only).

9. Last date of receipt of EMD

: 23.02.2024.

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 and as is what is" basis including encumbrances, if any.
- b. 'Auction / bidding shall be only through "Online Electronic Bidding" through the website www.indianbankseauction.com.. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

केणाः केनरा बैक Canara Bank ◆

indules fishe Syndicate

PANAMPILLY NAGAR BRANCH, FIRST FLOOR ANJIPARAMBLI COMPLEX 34/368 B PANAMPILLYNAGAR, NEAR SOUTH OVER BRIDGE, KOCHI 682016

- c. The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 3 PM and 5.00 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 M/s Canbank Computer Services Ltd., No.218, J P Royale, 1st Floor, Sampige Road, Malleswaram Bengaluru 560003 Mr. Pratap Kanjilal (Contact no. Cell +91 9832952602/9480691777) Email id: eauction@ccsl.co.in. 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 www.indianbankseauction.com and get their User ID and password free of cost. Prospective bidder may avail online training on eauction from the service provider M/s Canbank Computer Services Ltd., No.218, J P Royale, 1st Floor, Sampige Road, Malleswaram Bengaluru 560003 Mr. Pratap Kanjilal (Contact no. Cell +91 9832952602/9480691777) Email id: eauction@ccsl.co.in.
- g. EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Panampilly Nagar Branch, Ernakulam OR shall be deposited through RTGS/ NEFT/ Fund transfer to credit of account of Canara Bank, Panampilly Nagar Branch, Account number: 209272434, IFSC code: CNRB001372 on or before 23.02.2024 upto 5.00 pm.
- h. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 23.02.2024 up to 5.00 PM, to Canara Bank, Panampilly Nagar 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.75,000/-(Rupees Seventy Five Thousand only). 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.
- 1. 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.

कि000 का कि के कि Canara Bank ✓ A

PANAMPILLY NAGAR BRANCH, FIRST FLOOR ANJIPARAMBLI COMPLEX 34/368 B PANAMPILLYNAGAR, NEAR SOUTH OVER BRIDGE, KOCHI 682016

- 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. In case there are bidders who do not have access to internet but interested in participating the E-Auction, they can approach Canara Bank Regional Office Ernakulam 1,TD Road Or Panampilly Nagar Branch who, as a facilitating center, shall make necessary arrangements.
- p. For further details Canara Bank(Panampilly Nagar) (Ph. No.8281991423) may be contacted during office hours on any working day, e-mail id may be contacted during office hours on any working day, e-mail id cb0806@canarabank.com OR M/s Canbank Computer Services Ltd., No.218, J P Royale, 1st Floor, Sampige Road, Malleswaram Bengaluru 560003 Mr. Pratap Kanjilal (Contact no. Cell +91 9832952602/9480691777)Email id: eauction@ccsl.co.in Website: www.indianbankseauction.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 Office

Authorized Officer Canara Bank



Place: Ernakulam

Date: 22.01.2024