केनरा बैंक Canara Bank

सिंडिकेट Syndicate

ANNEXURE -III
CANARA BANK

COVERING LETTER TO SALE NOTICE

REF/ 3870261000094 / NOV 26 **Date: 03-11-2026**

To

M/s LITTLE FLOWER NOTE BOOKS AND PAPER BAG CENTRE MURINGAYIL 8/A2 AYARKUNNAM KOTTAYAM-686564	**JISHA JOHN W/O MARTIN MURINGAYIL AYARKUNNAM P O KOTTAYAM-686564**	**JOHN MURINGAYIL S/O VARGHESE MURINGAYIL AYARKUNNAM P O KOTTAYAM-686564**

Dear 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, 2002.**

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As you are aware, I on behalf of **Canara Bank Ayarkunnam Branch** have 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 **Ayarkunnam Branch** 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 thereunder, 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,

कृते केनरा बैंक
For CANARA BANK
Authorised Officer

Authorised Officer,

Canara Bank

केनरा बैंक क्षेत्रीय कार्यालय, कोट्टायम पुनर्प्राप्ति अनुभाग RECOVERY SECTION REGIONAL OFFICE, KOTTAYAM CANARA BANK

वसूली व विधि अनुभाग
क्षेत्रीय कार्यालय
कोट्टायम-686028

R & L SECTION
REGIONAL OFFICE
KOTTAYAM – 686028

: 9446432362
: rotcrrec@canarabank.com
Web : www.canarabank.com

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

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Notice is hereby given to the public in general and in particular to the Borrower cum mortgagor and Guarantor that the below described immovable property mortgaged/ charged to the secured Creditor, the constructive/ physical 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" on **25.11.2026, for recovery of Rs. 56,94,122.17/- (Rupees Fifty Six Lakhs Ninety Four Thousands One Hundred And Twenty Two And Seventeen Paise Only) as on date plus unapplied interest, cost and legal charges thereon from M/s Little Flower Note Books and Paper Bag Centre, Smt. Jisha John and Sri. John Muringayil. The reserve price will be Rs.26,98,000/- (Rupees Twenty Six Lakhs Ninety Eight Thousands only) and the earnest money deposit will be Rs.2,69,800/- (Rupees Two Lakhs Sixty Nine Thousand Eight Hundred Only) for Property 1 and the reserve price will be Rs. 16,00,000/- (Rupees Sixteen Lakhs Only) and the earnest money deposit will be Rs. 1,60,000/- (Rupees One Lakh Sixty Thousand Only) for Property 2.**

1 Name and Address of the Secured Creditor	**Canara Bank Ayarkunnam Branch**
2 Name and Address of the Borrower & Guarantor	**1. M/s LITTLE FLOWER NOTE BOOKS AND PAPER BAG CENTRE** **MURINGAYIL 8/A2** **AYARKUNNAM** **KOTTAYAM-686564** **2. JISHA JOHN** **W/O MARTIN** **MURINGAYIL** **AYARKUNNAM P O** **KOTTAYAM-686564** **3. JOHN MURINGAYIL** **S/O VARGHESE** **MURINGAYIL** **AYARKUNNAM P O** **KOTTAYAM-686564**
3 Total liabilities as on date	**Rs. 56,94,122.17/- (Rupees Fifty Six Lakhs Ninety Four Thousands One Hundred And Twenty Two And Seventeen Paise Only) as on date plus unapplied interest, cost and legal charges thereon**
4 a) Mode of Auction	**E-Auction**

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b) Details of Auction service provider	**M/s PSB Alliance Pvt. Ltd (BAANKNET)**
c) Date & Time of Auction	**25-11-2026, 2 pm to 4pm**
d) Place of Auction	**E-Auction**
5 Details of Property/ies	**Property 1. All that part and parcel of property having an extent of 7.29 ares of land and all the improvements there in Re SyNo:- 54/13, Block No.34, TP 3675 in Ayarkunnam Village, Kottayam Taluk, Kottayam District in the name of Sri. John Muringayil.** **Boundaries:-** **East:- Property of Ouseph Kurian** **South :- Property of Mathai** **West:-Property of Philipose** **North :- Panchayath Road** **Cersai Id: 400054987574** **Property 2. All that part and parcel of property having an extent of 2.45 ares of land and all the improvements there in Re SyNo:- 52/1-2, Block No.34, TP 10450 in Ayarkunnam Village, Kottayam Taluk, Kottayam District in the name of Smt. Jisha John.** **Boundaries:-** **East:- Road** **South :- Private Road** **West:-Property of Santhosh** **North :- Property of Santhosh** **Cersai Id: 400054940735**
6 Reserve Price	Property 1: **Rs. 26,98,000/- (Rupees Twenty Six Lakhs Ninety Eight Thousand Only)** Property 2: **Rs. 16,00,000/- (Rupees Sixteen Lakhs Only)**
7 Earnest Money Deposit	Property 1: **Rs.2,69,800/- (Rupees Two Lakhs Sixty Nine Thousand Eight Hundred Only)**

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	Property 2: **Rs. 1,60,000/- (Rupees One Lakh Sixty Thousand Only)**
8 The property can be inspected Date & Time	**On 24.11.2026 , 2 pm to 4 pm**
9 Details of Encumbrance	**Not Known**
10 Details of Litigation	**Not Known**

Other terms and conditions :

a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on **24.11.2026 from 2 pm to 4 pm.**

d. Prospective bidders are advised to visit website https://baanknet.com/ and register yourself on the e-auction platform and further ensure having valid KYC documents like operative PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 7046612345/6354910172/ 8291220220/9892219848/8160205051, Email:support.BAANKNET@psballiance.com.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.2,69,800/- (Rupees Two Lakhs Sixty Nine Thousand Eight Hundred Only) for property 1 and Rs. Rs. 1,60,000/- (Rupees One Lakh Sixty Thousand Only) for property 2** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly (online) 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, 1:00 pm.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g. The incremental amount/price during the time of each extension shall be Rs.10000/- (incremental price) and time shall be extended to 5 minutes when valid bid received in last minutes.

h. 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), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If

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the successful bidder fails to pay the sale price within the period stated above, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.

j. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.

k. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, **Ayarkunnam Branch**, IFSC Code **CNRB0003870** (Branch IFSC Code).

l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity , water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

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

n. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.

p. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on **24.11.2026 from 2 pm to 4 pm.**

q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.

r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice

s. For further details The Divisional Manager RLFP Section Regional Office Kottayam , Mobile No – 9446432362 may be contacted during office hours on any working day. The

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service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No 7046612345 / 6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com

कृते केनरा बैंक
For CANARA BANK
प्राधिकृत अधिकारी Authorised Officer

Place: Ayarkunnam
Date: 03.11.2026

Authorised Officer
Canara Bank

केनरा बैंक क्षेत्रीय कार्यालय, कोट्टायम पुनर्प्राप्ति अनुभाग RECOVERY SECTION REGIONAL OFFICE, KOTTAYAM CANARA BANK