

REGIONAL OFFICE, KOLLAM

REF:RO:KLM:2815: Y S A CASHEWS:2025-26/02

Date: 18-02-2026

To

BORROWER/ GUARANTOR/MORTGAGOR

M/S Y S A CASHEWS Y S A BUILDING T K M C PO KARICODE KOLLAM 691005	Mrs. SHAMNA S S A MANZIL NAVAIKULAM PARAKKUNNU P O TRIVANDRUM- 695603	Mr. SABEER SHAJINIVAS MANZIL PARAKUNNU P.O NAVAYIKULAM TRIVANDRUM- 695603
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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.

As you are aware, 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, **Kadappakkada 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 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,

കൂടെ കനാറാ ബാങ്ക് / For CANARA BANK
Weer
Authorised Officer
Canara Bank
പ്രാधिकृत अधिकारी / Authorised officer



ENCLOSURE – SALE NOTICE

CERSAI ID: 400012832144

REGIONAL OFFICE, KOLLAM
(Auction Sale Notice for Immovable properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH 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 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 **27-03-2026**, for recovery of **₹ 1,74,73,773.28 (Rupees One Crore Seventy Four Lakh Seventy Three Thousand Seven Hundred and Seventy Three and Twenty Eight Paise Only)** as on date plus further interest and costs due to the **Kadappakkada Branch** of Canara Bank from **M/S YSA Cashews**, a proprietorship firm represented by Proprietrix **Mrs. Shamna S** and **Mr. Sabeer**. The reserve price will be **₹ 73,40,000.00 (Rupees Seventy Three Lakh Forty Thousand Only)** and the earnest money deposit will be **₹ 7,34,000.00 (Rupees Seven Lakh Thirty Four Thousand Only)**

1	Name and Address of the Secured Creditor	Canara Bank, Kadappakkada Branch	
2	Name and Address of the Borrower & Guarantor	M/S Y S A CASHEWS Y S A BUILDING T K M C PO KARICODE KOLLAM 691005	Mrs. SHAMNA S S A MANZIL NAVAIKULAM PARAKKUNNU P O TRIVANDRUM- 695603
		Mr. SABEER SHAJINIVAS MANZIL PARAKUNNU P.O NAVAYIKULAM TRIVANDRUM- 695603	
3	Total liabilities as on date	₹ 1,74,73,773.28 (Rupees One Crore Seventy Four Lakh Seventy Three Thousand Seven Hundred and Seventy Three and Twenty Eight Paise Only) as on date plus further interest along with suit expenses and other legal charges	
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction	Online M/s PSB Alliance (BAANKNET) 27-03-2026 between 11.30 AM and 12.30 PM (With unlimited extension of 5 minutes duration each till sale is concluded)	

റിക്വസിറ്റി വിഭാഗം & ഫ്രോഡ് പ്രിവന്റഷൻ വിഭാഗം
റീജിയണൽ ഓഫീസ് കോല്ലം
ഒന്നാം നില, ടാഗ സെന്റർ
രാമകുളംഗര, തിരുമുല്ലാവരം പി ഒ
കോല്ലം- 691012

वसूली विधि व धोखा धड़ी की रोकथाम अनुभाग
क्षेत्रीय कार्यालय कोल्लम
प्रथम तल, टैग सेंटर
रामकुलंगरा, तिरुमुल्लावaram पी ओ
कोल्लम- 691012

Recovery Legal & Fraud Prevention Section
Regional Office Kollam
First Floor, TAG Centre
Ramankulangara, Thirumullavaram PO
Kollam - 691012

Ph: 0474-2791424
mail: rokimrec@canarabank.com
Web: www.canarabank.com

	d) Place of Auction	Online portal https://baanknet.com/
5	Details of Property/ies	All part and parcel of 49.50 cents of land with cashew factory building thereon bearing door No's. 1/109, 1/110, 1/117, 1/108, 1/111, 1/112, 1/113, 1/116, 1/114, 1/115 in Old Sy No 2276 and Re SY No 322/1 A, Thripparappu Panchayath, Kalkulam Taluk, Kanyakumari District in the name of Mrs. Shamna. S, bounded by: On the North by: Ela On the South by: Property of Vilasini On the East by: Property of Krishnan Nair On the west by: Road
6	Reserve Price	₹ 73,40,000.00 (Rupees Seventy Three Lakh Forty Thousand Only)
7	Earnest Money Deposit	₹ 7,34,000.00 (Rupees Seven Lakh Thirty Four Thousand Only)
8	The property can be inspected Date & Time	On or before 26-03-2026 between 10.00 AM and 5.00 PM.

9. Other terms and conditions

- The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(c) below).
- The property/ies will be sold above the Reserve Price.
- The property can be inspected, with Prior appointment of the Authorized Officer, on or before **26-03-2026 between 10.00 am to 5.00 pm.**
- 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 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).
- The intending bidders shall deposit Earnest Money Deposit (EMD) of ₹ 7,34,000.00 (Rupees Seven Lakh Thirty Four Thousand Only) being 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) 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 **26-03-2026, 5.00 PM.**
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs 10,000/- (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.

റീക്കവറി ലീഗൽ & ഫ്രോഡ് പ്രിവൻഷൻ വിഭാഗം
റീജിയണൽ ഓഫീസ് കൊല്ലം
ഒന്നാം നില, ടാഗ സെന്റർ
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തിരുമുല്ലാവാരം പി ഒ
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- 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.10,000/-** (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 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. 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, **Kadappakkada Branch**, IFSC: **CNRB0002815**.
 - k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
 - l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh only), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
 - m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The eAuction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
 - n. 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 or before **26-03-2026 from 10.00 A.M. to 5.00 P.M.**
 - o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
 - p. For further details contact Senior Manager, Canara Bank, **Kadappakkada Branch** (Ph. No. 0474 2523500, 8301897151) e-mail id cb2815@canarabank.com, may be contacted during office hours on any working day or the service provider Baanknet (M/s PSB Alliance

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റാമങ്കുലം, തിരുമുളാവാരം പി ഒ
കോല്ലം- 691012

വസൂലി വിധി വ ധോക് ധർമ്മി
രോക്താമ അനുഭാഗ
क्षेत्रीय कार्यालय कोल्लम
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Pvt. Ltd), (Contact No. 7046612345/6354910172/8291220220/9892219848/8160205051,
 Email: support.BAANKNET@psballiance.com/ support.cbkray@procure247.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: Kollam
 Date: 18-02-2026



കൂടെ കേന്ദ്ര ബാങ്ക് / For CANARA BANK
 Authorised Officer
 പ്രാധികൃത ഉദ്യോഗസ്ഥൻ / Authorised officer
 Canara Bank

റീക്കവറി ലീഗൽ & ഫ്രോഡ് പ്രിവൻഷൻ വിഭാഗം
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