

സംदर्भ सं./ Ref: 93C/ARM /CALICUT /SARFAESI-SN-2026

दिनांक/ Date: 07.04.2026

**TO  
BORROWER/ GUARANTOR/MORTGAGOR**

|                                                                                                                   |                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| M/s M Two Trade Links<br>Building No. 877/1<br>Ward No. IV, Makkuni Road,<br>Pallikkunnu P O<br>Kannur-670004     | Smt. Naveena K K<br>W/o Saneesh Kumar M<br>Sapthakam, Azheekal,<br>Near Asokamandiram, Azhikode P O<br>Kannur - 670009                                                     |
| Sri. Jerin Raj<br>S/o Shri. Rajan M K<br>Residing at Panchallayam,<br>Thottada, Kannur -670007                    | Smt. Pacha Malini<br>(As legal heir of Smt. Chevon Madhavi, W/o Kumaran M)<br>W/o Damodaran<br>Sapthakam, Azheekal,<br>Near Asokamandiram, Azhikode P O<br>Kannur - 670009 |
| Smt. Pacha Malini<br>W/o Damodaran<br>Sapthakam, Azheekal,<br>Near Asokamandiram, Azhikode P O<br>Kannur - 670009 |                                                                                                                                                                            |

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.

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As you are aware, I on behalf of Canara Bank, **Specialized ARM branch, Kozhikode** 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, **Specialized ARM branch, Kozhikode** 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 being published in the Newspaper 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  
प्रतिष्ठित अधिकारी/Authorized Officer  
ए.आर.एम. शाखा, कोयिकोड  
A.R.M. Branch Kozhikode

(ENCLOSURE – SALE NOTICE)

A R M BRANCH, Circle Office Kozhikode, Opposite National Hospital, Foura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001  
cb7594@canarabank.com Ph. 9138406941



### SALE NOTICE

#### **E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 30.04.2026 for recovery of ₹ 3,98,19,008.71 (Three crores ninety eight lakhs nineteen thousand eight rupees and paisa seventy one only), as on 06.04.2026 and further interest and other expenses due to the Canara Bank Specialized ARM branch, Kozhikode, from the Borrowers/ co-borrowers: M/s M Two Trade Links, Building No. 877/1, Ward No. IV, Makkuni Road, Pallikkunnu P O, Kannur - 670004, Sri. Jerin Raj, S/o Shri. Rajan M K, Residing at Panchallayam, Thottada, Kannur - 670007, Smt. Naveena K K, W/o Saneesh Kumar M, Smt. Pacha Malini, (As legal heir of Smt. Chevon Madhavi, W/o Kumaran M) and Smt. Pacha Malini, W/o Damodaran all resides at Sapthakam, Azheekal, Near Asokamandiram, Azhikode P O, Kannur - 670009. The reserve price and the earnest money deposit of the properties are as follows:

| Details of the property | Reserve Price      | Earnest Money Deposit amount |
|-------------------------|--------------------|------------------------------|
| Property 1              | ₹ 1, 28, 50,000.00 | ₹ 12, 85,000.00              |
| Property 2              | ₹ 7, 20,000.00     | ₹ 72,000.00                  |
| Property 3              | ₹ 4, 05,000.00     | ₹ 40,500.00                  |

**Details and full description of the immovable properties:**

#### Property No. 1

All that are part and parcel of the property consisting of 38 Ares (93.86 cents) of land with all other improvements thereon situated in Re Survey No. 229/8 (Old SY No 192/1A2) situated within the Sub District Kalliassery at Morazha Village, Morazha Amsom Desom, Taliparamba Taluk, Kannur District in the name of Mrs. Chevon Madhavi (Now, deceased and represented by her daughter and sole legal heir Smt. Pacha Malini)

#### Bounded by:

On the North by : Properties of Narayanan, Sheeba and Savitha  
On the South by : Property of Anandan  
On the East by : Municipal Road  
On the West by : Property of Kunhambu

A R M Branch, Circle Office Kozhikode, Opposite National Hospital, Faura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode 673001      cb7594@canarabank.com Ph. 9188406941



**Property No. 2**

All that are part and parcel of the property consisting of 6.78 Ares (16.75 cents) of land and Single Storied Residential Building bearing building number 1/304 with an area of 55.74 sqm situated in Re Survey No.21/102 (Old Sy.No 204/1.3) situated within the Sub District Valapattanam at Azhikode North Village, Azhikode North Amsom Desom, Kannur Taluk, Kannur District in the name of Mrs. Chevon Madhavi (Now, deceased and represented by her daughter and sole legal heir Smt. Pacha Malini).

**Bounded by:**

On the North by : Property of Sreeja and Mud Road  
On the South by : Property of Damodaran  
On the East by : Property of Sugunan  
On the West by : Property of Malini

**Property No. 3**

All that are part and parcel of the property consisting of 3.84 Ares (9.48 cents) of land with all other improvements thereon situated in Re Survey No.21/106 (Old Sy No.204/1.3) situated within the Sub District Valapattanam at Azhikode North Village, Azhikode North Amsom Desom, Kannur Taluk, Kannur District in the name of Mrs. Pacha Malini.

**Bounded by:**

On the North by : Property of Sreeja and Mud Road  
On the South by : Property of Damodaran  
On the East by : Property of Madhavi  
On the West by : Property of Sreeja

For Detailed terms and conditions of the sale please refer the link " E-Auction" provided in Canara Bank Website ([www.canarabank.bank.in](http://www.canarabank.bank.in)) or may contact Authorized Officer Specialized ARM branch, Kozhikode, mail id : [cb7594@canarabank.com](mailto:cb7594@canarabank.com), Ph: 9188406941

Date: 07.04.2026  
Place: Kozhikode

कनारा बँक For CANARA BANK  
Authorized Officer  
प्राधिकृत अधिकारी / Authorized Officer  
ए.आर.एम. शाखा कोझिकोड  
A.R.M. Branch Kozhikode

A R M Branch, Circle Office Kozhikode, Opposite National Hospital, Faura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode 673001  
[cb7594@canarabank.com](mailto:cb7594@canarabank.com) Ph. 9188406941



### DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

|    |                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Name and Address of the Secured Creditor      | Canara Bank ARM Branch,<br>Opposite National Hospital,<br>Foura Building, Near Ruchi Bhavan,<br>Mavoor Road, Kozhikode, 673001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2. | Name and Address of the Borrowers /Guarantors | (1) <b>M/s M Two Trade Links</b> , Building No. 877/1,<br>Ward No. IV, Makkuni Road, Pallikkunnu P O,<br>Kannur - 670004<br>(2) <b>Sri. Jerin Raj</b> , S/o Shri. Rajan M K, Residing at<br>Panchallayam, Thottada, Kannur – 670007<br>(3) <b>Smt. Naveena K K</b> , W/o Saneesh Kumar M,<br>Sapthakam, Azheekal, Near Asokamandiram,<br>Azhikode P O, Kannur – 670009<br>(4) <b>Smt. Pacha Malini</b> , (As legal heir of Smt. Chevon<br>Madhavi, W/o Kumaran M), Sapthakam, Azheekal,<br>Near Asokamandiram, Azhikode P O, Kannur –<br>670009<br>(5) <b>Smt. Pacha Malini</b> , W/o Damodaran, Sapthakam,<br>Azheekal, Near Asokamandiram, Azhikode P O,<br>Kannur – 670009                                                                                        |
| 3. | Total liabilities as on date                  | <b>₹ 3,98,19,008.71 (Three crores ninety eight lakhs<br/>nineteen thousand eight rupees and paisa seventy<br/>one only), as on 06.04.2026</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 4. | (a) Mode of Auction                           | Online                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | (b) Details of Auction Service Provider       | M/s PSB Alliance (BAANKNET)<br>Helpdesk No.: 8291220220<br>E mail support.BAANKNET@psballiance.com<br>Website: <a href="https://baanknet.com/">https://baanknet.com/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|    | (c) Date & Time of e-auction                  | <b>30.04.2026 between 11.30 AM and 12.30 PM</b><br>(With unlimited extension of 5 minutes duration each<br>till sale is concluded)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | (d) Place of auction                          | Online through website <a href="https://baanknet.com/">https://baanknet.com/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 5. | Details of Property/ies                       | <b>Property No. 1:</b><br>All that are part and parcel of the property consisting<br>of 38 Ares (93.86 cents) of land with all other<br>improvements thereon situated in Re Survey No. 229/8<br>(Old SY No 192/1A2) situated within the Sub District<br>Kalliassery at Morazha Village, Morazha Amsom<br>Desom, Taliparamba Taluk, Kannur District.<br><b>Property No. 2:</b><br>All that are part and parcel of the property consisting<br>of 6.78 Ares (16.75 cents) of land and Single Storied<br>Residential Building bearing building number 1/304<br>with an area of 55.74 sqm situated in Re Survey<br>No.21/102 (Old Sy.No 204/1.3) situated within the<br>Sub District Valapattanam at Azhikode North Village,<br>Azhikode North Amsom Desom, Kannur Taluk, |

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Bhavan, Mavoor Road, Kozhikode 673001**      **cb7594@canarabank.com Ph. 9188406941**



|     |                                                             |                                                                                                                                                                                                                                                                                                                                                                     |
|-----|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                             | Kannur District.<br><b>Property No. 3:</b><br>All that are part and parcel of the property consisting of 3.84 Ares (9.48 cents) of land with all other improvements thereon situated in Re Survey No.21/106 (Old Sy No.204/1.3) situated within the Sub District Valapattanam at Azhikode North Village, Azhikode North Amsom Desom, Kannur Taluk, Kannur District. |
| 6.  | Last Date for receipt of Tender Documents (Online/ Offline) | <b>29.04.2026 till 05.00 PM</b>                                                                                                                                                                                                                                                                                                                                     |
| 7.  | Address in which the tender document to be submitted        | Canara Bank ARM Branch,<br>Opposite National Hospital,<br>Faura Building, Near Ruchi Bhavan,<br>Mavoor Road, Kozhikode, 673001                                                                                                                                                                                                                                      |
| 8.  | Reserve Price of Property:                                  | <b>For property number one: ₹ 1, 28, 50,000.00 (Rupees One Crore Twenty Eight Lakh Fifty Thousand Only)</b><br><b>For property number two: ₹ 7, 20,000.00 (Rupees Seven Lakh Twenty Thousand Only)</b><br><b>For property number three: ₹ 4, 05,000.00 (Rupees Four Lakh Five Thousand Only)</b>                                                                    |
| 9.  | Earnest Money Deposit (EMD)                                 | <b>For property number one: ₹ 12, 85,000.00 (Rupees Twelve Lakh Eighty Five Thousand Only)</b><br><b>For property number two: ₹ 72,000.00 (Rupees Seventy Two Thousand Only)</b><br><b>For property Number three: ₹ 40,500.00 (Rupees Forty Thousand Five Hundred Only)</b>                                                                                         |
| 10. | The property can be inspected Date & Time                   | with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM                                                                                                                                                                                                                                                                     |

### **11. 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

- 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 11(e) below).
- The property/ies will be sold above the Reserve Price.
- The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM

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- 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 PAN Card & addhaar and addhaar linked with latest Mobile number and also register with digilocker 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 8291220220, Email: support.baanknet@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of ₹ 12, 85,000.00 (Rupees Twelve Lakh Eighty Five Thousand Only) for property number 1, ₹ 72,000.00 (Rupees Seventy Two Thousand Only) for property number 2 and ₹ 40,500.00 (Rupees Forty Thousand Five Hundred Only) for property number 3, being of 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 29.04.2026 at 05.00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 50000/- (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.50000/- (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 Authorized 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 ARM Branch Kozhikode, IFSC Code CNRB0007594.

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- 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), 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 e-Auction 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 any working day from 10.00 a.m. to 5.00 P.M.
- o. Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p. For further details ARM Branch Kozhikode (Ph. No. 9188406941) may be contacted during office hours on any working day, e-mail id [cb7594@canarabank.com](mailto:cb7594@canarabank.com) OR the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: [support.baanknet@psballiance.com](mailto: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: Kozhikode  
Date: 07.04.2026

कृते केनरा बैंक For CANARA BANK

Authorized Officer

प्राधिकृत अधिकारी  
ए.आर.एम. शाखा कोझिकोड

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