

Asset Recovery Branch

Veetteel Chambers, Ravipuram, MG Road, Ernakulam, Kerala State, Pin-682016

E mail: arb.ernakulam@unionbankofindia.bank.in

Ref: ARB/2026-27/015

Date:08-04-2026

By Regd. Post & Courier

To,

1. Borrowers/Guarantor:	
1. M/s. SUWIQUE TRADES Represented By its Proprietor Mr. Yoonus Salim At Suwique Rubber Dealer K.E. Road, Thottumukam Kanjirappally, Kottayam -686507	2. Mr. Yoonus Salim Manjanattuparambil Kanjirappally P. O. Kottayam- 686507
3. Ms. Fathima Yoonus Salim Manjanattuparambil Kanjirappally P. O. Kottayam 686507	

Dear Sir/Madam,

Sub: Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

1. Union Bank of India, UMFB KOTTAYAM (Account now transferred to Asset Recovery Branch Ernakulam), the secured creditor, caused a demand notice dated 31.01.2024 & 01.02.2024 under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken **constructive** possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 11.04.2024.
2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on 30-04-2026 by inviting Bids from the public through online mode on www.baanknet.com.
3. The Reserve Price will be ₹. 1,00,00,000/- (Rupees One crore Only) for Property no 1 and will be ₹. 72,00,000/- (Rupees Seventy-two lakh only) for Property 2.
4. For detailed Terms and Conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> and the same is also enclosed herewith.

Yours faithfully

Place : Ernakulam

Date: 08-04-2026

Encl: Sale Notice




कृते यूनियन बैंक ऑफ इंडिया
Authorised Officer
For Union Bank of India
अधिकृत अधिकारी एवं मुख्य प्रबंधक, ए.आर.बी. एर्नाकुलम
Authorised Officer & Chief Manager, A.R.B. Ernakulam

[Appendix - IV-A]

[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets 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 Creditor, the constructive possession of which has been taken by the Authorised Officer of Secured Creditor-Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on 30-04-2026, for recovery of Rs.3,62,67,143.13 as on 31.08.2025 along with further interest and costs less remittance if any from 01.09.2025 till realization due to Secured Creditor, Union Bank of India from (1)M/s Suwique Trades represented by its Proprietor Mr. Yoonus Salim (2) Mr. Yoonus Salim (3) Ms. Fathima Yoonus Salim. The reserve price will be Rs. 1,00,00,000/- (Rupees One crore Only) for property 1 and Rs. 72,00,000/- (Seventy-two Lakh only) for Property 2 and the earnest money deposit will be Rs.10,00,000/- (Eleven lakh only) for property 1 and Rs. 7,20,000/- (Seven lakh twenty thousand only) for Property 2.

Description of Property

Property:1

An extent 5.98 Ares of land , building and all other improvements thereon comprised in Re Sy No 155/3-1, 155/3-2(survey no 105/4/1) , of Kanjirappally village, Kanjirappally Taluk ,Kottayam District held in the name of Yoonus Salim covered by sale deed no 188/2004 dated 13-01-2004 and sale deed no 2637/2003 dated 01-07-2003 of Sub Registrar Office Kanjirappally .

Boundaries-

East	Property of Puthuparampil
West	Property of Vavedparampil
North	Property of Madathil & Vavedparambil
South	Private Road

Property:2

An extent of 12.97 Ares of land, building and all other improvements thereon comprised in Re Sy No 161/11-2 (survey no 104/1/16) of Kanjirappally Village ,Kanjirappally Taluk ,Kottayam District held in the name of Yoonus Salim covered by Sale deed no 4122/2000 dated 17-10-2000 of Sub Registrar Office Kanjirappally.

Bounded as per location sketch:

- North : Property of Muthanattuparampil Seethahan & Property of Yoonus Salim
East : Property Thakadi Road & Property of Yoonus Salim
South : Property of Latheef Muthanattuparampil
West : Property of Mankassery



Sale Office Suwique Trades

कृते यूनियन बैंक ऑफ़ इंडिया
For UNION BANK OF INDIA


कृत अधिकारी एवं मुख्य प्रबंधक, ए.आर.बी. एर्नाकुलम
Authorised Officer & Chief Manager, A.R.B. Ernakulam

List of Encumbrances:

a) Nil as per EC no 2109/26 dated 12.03.2026.

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> . The same is also enclosed herewith.

Place : Ernakulam
Date: 08-04-2026

Encl: Terms of sale



 कृते यूनियन बैंक ऑफ इंडिया
For UNION BANK OF INDIA
Authorised Officer
For Union Bank of India

अधिकृत अधिकारी एवं मुख्य प्रबंधक, ए.आर.बी. एर्नाकुलम
Authorised Officer & Chief Manager, A.R.B. Ernakulam

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower, Co-Applicant and Guarantor																	
1. M/s. SUWIQUE TRADES Represented By its Proprietor Mr. Yoonus Salim At Suwique Rubber Dealer K.E. Road, Thottumukam Kanjirappally, Kottayam -686507	2. Mr. Yoonus Salim Manjanattuparambil Kanjirappally P. O. Kottayam- 686507																
3. Ms. Fathima Yoonus Salim Manjanattuparambil Kanjirappally P. O. Kottayam 686507																	
2. Name and address of the Secured Creditor:	Union Bank of India, Asset Recovery Branch Ernakulam (Account transferred from UMFB Kottayam Branch) Ground Floor, Veetteel Chambers, Ravipuram M.G. Road, Ernakulam, Kerala State, PIN- 682 016 E mail: arb.ernakulam@unionbankofindia.bank.in																
3. Description of immovable secured assets to be Sold:																	
Property:1 An extent 5.98 Ares of land , building and all other improvements thereon comprised in Re Sy No 155/3-1, 155/3-2(survey no 105/4/1) , of Kanjirappally village, Kanjirappally Taluk ,Kottayam District held in the name of Yoonus Salim covered by sale deed no 188/2004 dated 13-01-2004 and sale deed no 2637/2003 dated 01-07-2003 of Sub Registrar Office Kanjirappally . Boundaries- <table border="0"> <tr> <td>East</td> <td>Property of Puthuparampil</td> </tr> <tr> <td>West</td> <td>Property of Vavedparampil</td> </tr> <tr> <td>North</td> <td>Property of Madathil & Vavedparampil</td> </tr> <tr> <td>South</td> <td>Private Road</td> </tr> </table> Property:2 An extent of 12.97 Ares of land, building and all other improvements thereon comprised in Re Sy No 161/11-2 (survey no 104/1/16) of Kanjirappally Village ,Kanjirappally Taluk ,Kottayam District held in the name of Yoonus Salim covered by Sale deed no 4122/2000 dated 17-10-2000 of Sub Registrar Office Kanjirappally. Bounded as per location sketch: <table border="0"> <tr> <td>North</td> <td>: Property of Muthanattuparampil Seethahan & Property of Yoonus Salim</td> </tr> <tr> <td>East</td> <td>: Property Thakadi Road & Property of Yoonus Salim</td> </tr> <tr> <td>South</td> <td>: Property of Latheef Muthanattuparampil</td> </tr> <tr> <td>West</td> <td>: Property of Mankassery</td> </tr> </table>		East	Property of Puthuparampil	West	Property of Vavedparampil	North	Property of Madathil & Vavedparampil	South	Private Road	North	: Property of Muthanattuparampil Seethahan & Property of Yoonus Salim	East	: Property Thakadi Road & Property of Yoonus Salim	South	: Property of Latheef Muthanattuparampil	West	: Property of Mankassery
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West	: Property of Mankassery																
4.The details of encumbrances, if any known to the Secured Creditor	Nil as per EC NO 2109/26 dated 12.03.2026 (Indenting bidders are advised to verify the EC and satisfy themselves before submitting bid).																
5. Details of Stay / Status Quo/ Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc.	NIL																




कृते यूनियन बैंक ऑफ इंडिया
For UNION BANK OF INDIA


 Authorised Officer & Chief Manager, A.R.B. Ernakulam
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6. Last date for submission of EMD	EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction as per clause 7 below. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch.
7. Date & Time of auction	30-04-2026, Thursday from 12:00 PM to 05:00 PM (with 10 min unlimited auto extensions) E-auction website- https://baanknet.com
8. The secured debt for the recovery of which the immovable secured asset is to be sold:	Rs. 3,62,67,143.13/- (Rupees Three Crore sixty-two lakh sixty-seven thousand one hundred forty-three and paise thirteen Only) outstanding as on 31.08.2025 along with further interest and costs less remittances if any from 01.09.2025 till realization.
9.1 Reserve price for the properties below which the immovable property may not be sold:	Property 1 -Rs.1,00,00,000 /- (Rupees One Crore only) Property 2 -Rs.72,00,000/- (Rupees Seventy-two lakh only)
9.2 EMD Payable	10% of the Reserve Price mentioned above.
9.3 Minimum Bid Increment	For Property 1: Rs. 1,00,000.00 (Rupees One Lakh only) For Property 2: Rs. 1,00,000.00 (Rupees One Lakh only)
10. 1. Registration The Online E-Auction will be held through web portal/website https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers required to register through https://baanknet.com (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website 10. 2. KYC Verification While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance. 10. 3. EMD Payment On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders / purchasers will not be allowed to bid the property. 10.4 Bidding The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in https://ibapi.in). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction. 10. 5. Help Desk ➤ For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com. ➤ For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of https://baanknet.com	



- For auction related queries e-mail to arb.ernakulam@unionbankofindia.bank or contact Mr. Nivin Narayan, Chief Manager & Authorized Officer, Union Bank of India, Asset Recovery Branch Ernakulam Mobile-99168 47761

10.6 Steps Involved

- Register on <https://baanknet.com> using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

Bidders are advised to go through the website: <https://baanknet.com> and <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt Ltd after the closing of the e-Bidding Process.

11. The intending bidders may, if they choose, after taking prior appointment from the Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction.

It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

12. a) In case of bidding the bid increment shall not be less than the amount mentioned in point No.9.3 in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of amount mentioned in point No.9.3.

b) Invariably, the first bid of the property will be Reserve Price + one Increment. This amount will be the minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favour of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor.

14. Bids once made shall not be cancelled or withdrawn. The failure on the part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the bidder.

15. The successful bidder so declared by the Authorised Officer shall deposit 25% of the Sale Price (inclusive of EMD), immediately on the sale day or not later than next working day with the Bank in the account bearing Number 790401980050000 IFSC code UBIN0579041 and the balance 75% of the Sale Price on or before 15th day of confirmation of Sale or within such extended period as agreed upon in writing between the secured creditor and the purchaser, in any case not exceeding 3 months. In the event of failure to tender 25% (15%+EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by the bidder shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the secured creditor and the purchaser (not exceeding 3 months) the amount already deposited by the auction purchaser shall be forfeited and the property shall forthwith be sold again and the defaulting purchaser shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

16. The Authorised Officer may, where the property sold is subject to any encumbrances, if he thinks fit, allow the purchaser to deposit with him the money required to discharge the encumbrances and any interest due thereon together with such additional amount that may be sufficient to meet the contingencies or further costs, expenses and interest as may be determined by him.

17. On confirmation of sale by the secured creditor and if the terms of payment have been complied with by the successful bidder, the Authorised Officer shall issue a certificate of sale of immovable property in favour of the purchaser in Appendix-V to the Security Interest (Enforcement) Rules, 2002

19. As per provision of Section 194-IA of Income Tax Act, 1961, TDS @ 1 % will be applicable on the sale proceeds or stamp duty value of such property, whichever is higher, where either sale proceeds or stamp duty value is Rs. 50,00,000/- (Rupees fifty lakhs) and above. The successful bidder/ purchaser shall deduct the TDS from the sale price and deposit the same with the Income Tax Department quoting Bank's name and PAN as a seller and submit the original receipt of the TDS certificate to the Bank (Applicable for immovable property, other than Agricultural land). In case of movable/plant & machinery/stocks/goods etc. GST charges will be applicable as per the prescribed norms over & above the sale price.

21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.

23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.

25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.

26. The above movable/immovable secured assets will be sold in "As is where is", "As is What is" and "whatever there is" condition.

27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues and other dues if any, shall be settled by the proposed purchaser out of his own sources.

28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the 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 to sell the property. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

Date : 08-04-2026



For Union Bank of India

अधिकृत अधिकारी एवं मुख्य प्रबंधक, ए.आर.बी.एर्नाकुलम
Authorised Officer & Chief Manager, A.R.B. Ernakulam