

സंदർഭ सं./ Ref: 2904PC/ARM /CALICUT/SARFAESI-SN-ACS2026

दिनांक/ Date: 29.04.2026

TO
BORROWER/ GUARANTOR/MORTGAGOR

M/s North Malabar Prakash Construction Company Ltd.,
Building Number : PP-IX/210
PO Pallikkunnu
Kannur District 670004

M/s Prakash Constructions,
PP-IV/633-634,
PO: Pallikkunnu,
Kannur District -670004 (Proprietor Firm).

Sri Prakash A
S/O Ambrose
Puthe Veedu
Pallikkunnu PO
Kannur District – 670004 (Managing Director of
M/s North Malabar Prakash Construction Company Ltd.,)

Sri Prakash A
S/O Ambrose
Puthe Veedu
Pallikkunnu PO
Kannur District – 670004 (Proprietor of M/s Prakash
Constructions)

Sri Tijo Prakash
S/O Prakash A
Puthe Veedu
Pallikkunnu PO
Kannur District – 670004 (Director of M/s North Malabar
Prakash Construction Company Ltd.,)

Sri Tijo Prakash
S/O Prakash A
Puthe Veedu
Pallikkunnu PO
Kannur District – 670004 (Guarantor of M/s Prakash
Constructions)

Smt Ruby Prakash
W/O Prakash
Puthe Veedu
Pallikkunnu PO
Kannur District – 670004 (Guarantor of M/s North Malabar
Prakash Construction Company Ltd.)

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) and 9 of the Security Interest (Enforcement) Rules, 2002.

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.

कृते केनरा बैंक For CANARA BANK
Yours faithfully,

प्राधिकृत अधिकारी / Authorised Officer
ए.आर.एम. ब्रांच, कोझिकोड
Canara Bank Kozhikode

ENCLOSURE – SALE NOTICE

A R M BRANCH, KOZHIKODE CIRCLE OFFICE KOZHIKODE, Opposite National Hospital, Foura Building,
Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001 cb7594@canarabank.com Ph. 9188406941



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) & 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 to the Secured Creditor, the physical 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 22.05.2026 for recovery of Rs.7,02,58,025.35/- (Seven Crore Two Lakh Fifty Eight Thousand Twenty Five Rupees and Thirty Five Paise Only) as on 27.04.2026 and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers: 1.M/s North Malabar Prakash Construction Company Ltd represented by Directors 1. Sri Prakash A S/O Ambrose, Puthen Veedu, PO: Pallikunnu, Kannur District -670004 (Managing Director) 2. Sri Tijo Prakash S/O Prakash A, Puthen Veedu, PO: Pallikunnu, Kannur District -670004 (Director) and the Guarantor/ Surety 3. Smt. Ruby Prakash W/O Prakash A, Puthen Veedu, PO: Pallikunnu, Kannur District -670004 (Guarantor) and

M/s Prakash Constructions represented by its Proprietor 1. Sri Prakash A. S/O Ambrose, Puthen Veedu PO, Pallikkunnu, Kannur District 670004 & Guarantor/Surety 2. Sri Tijo Prakash, S/O Prakash A, Puthen Veedu PO, Pallikkunnu, Kannur District 670004

The reserve price will be Rs.3,29,00,000/- (Three Crore Twenty-Nine Lakh Rupees Only) and the earnest money deposit will be Rs.32,90,000/- (Thirty-Two Lakh Ninety Thousand Rupees Only).

Details and full description of the immovable properties

Item No 1.

EMT of 5.86 Ares of land with existing building in Rs No 45/1 in Puzhathi Village Kannur Taluk and District in the name of Mrs.Ruby Prakash bounded by:

East- Vere paramba

South- Property of Ruby Prakash and Prakash A

West – Property of Dr Kannan

North – Property of Prakash A

കേരളാ ബാങ്ക് സിന്റിക്കേറ്റ് എ.ആർ.എം. ബ്രാഞ്ച്, ഹോട്ടൽ ഫോർ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आसि वसुली प्रबंधन कोझीकोड पहली मंजिल, होटल फोर बिल्डिंग, मावूर रोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHICKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.in
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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1.	Name and Address of the Secured Creditor	Canara Bank ARM Branch, Opposite National Hospital, Foura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001
2.	Name and Address of the Borrowers /Guarantors	M/s North Malabar Prakash Construction Company Pvt Ltd represented by its Directors 1. Sri Prakash A, S/O Ambrose, Puthen Veedu PO, Pallikkunnu, Kannur District 6700004 2. Sri Tijo Prakash, S/O Prakash A Puthen Veedu PO, Pallikkunnu, Kannur District 6700004 <u>Guarantor/Surety</u> 3. Smt. Ruby Prakash, W/O Prakash A Puthen Veedu PO, Pallikkunnu, Kannur District 6700004 & M/s Prakash Constructions represented by its Proprietor 1. Sri Prakash A, S/O Ambrose, Puthen Veedu PO, Pallikkunnu, Kannur District 6700004 & <u>Guarantor/Surety</u> 2. Sri Tijo Prakash, S/O Prakash A Puthen Veedu PO, Pallikkunnu, Kannur District 6700004
3.	Total liabilities as on 27.04.2026	Rs.7,02,58,025.35/- (Seven Crore Two Lakh Fifty Eight Thousand Twenty Five Rupees and Thirty Five Paise Only) as on 27.04.2026 and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers
4.	(a) Mode of Auction	Online
	(b) Details of Auction Service Provider	M/s PSB Alliance (BAANKNET)

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കോഴിക്കോട് സ്പെഷലൈസ്ഡ് ബ്രാഞ്ച്, എ.ആർ.എം. ബിൽഡിംഗ്, ഫോറാ ബിൽഡിംഗ്, റുചി ഭവനം സമീപം, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आरिस्टो वसूली प्रबंधन कोशिका पहली मंजिल, होटल फोरा बिल्डिंग, मावूर रोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHICKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICKODE-673001 KERALA	P : 9188406941 E : cb7594@canarabank.com Web : www.canarabank.bank.in
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		Mr. Prakash A (This property is also mortgaged to the loan accounts of M/s Prakash constructions) bounded by: East -Property of Dr.Soumini South-Property of Ruby Prakash West-Property of Classic Marble North- Road
6.	Reserve Price of Property:	Rs.3,29,00,000/- (Three Crore Twenty-Nine Lakh Rupees Only)
7.	Earnest Money Deposit (EMD) and	Rs.32,90,000/- (Thirty-Two Lakh Ninety Thousand Rupees Only) on or before 22.05.2026, 11.30 am
8.	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
9.	Details of Encumbrance	Not to the knowledge of the bank till date
10.	Detail of Litigation	Not to the knowledge of the bank till date

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/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 in 11 (e) 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, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 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 PAN Card & Aadhaar and Aadhaar 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) Rs.32,90,000/- (Thirty-Two Lakh Ninety Thousand Rupees Only) being of 10% of the Reserve Price in E-Wallet of M/s PSB

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കോഴിക്കോട് സ്പെഷലൈസ്ഡ് എ.ആർ.എം ബ്രാഞ്ച്, ഒന്നാം നില, ഫോറാ ഹോട്ടൽ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आरिंटे वसूली प्रबंधन कोशीकोड पहली मंजिल, होटल फोरा बिल्डिंग, मावूर रोड, कोशीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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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 22.05.2026, 11.30 am

- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.1,00,000/- (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 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.1,00,000/- (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 Authorized 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 ARM Branch Kozhikode, IFSC Code CNRB0007594.
- 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.

കേരളാ കോടതി (സിവിൽ) കോടതി എ.ആർ.എം. (ബാങ്കിംഗ്) ഒന്നാം നില, കോട്ടക്കൽ ഹയറു ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आरिंति वसुली प्रबंधन कोडीकोड पहली मंजिल, होटल फोरा बिल्डिंग, मावूर रोड, कोडीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHICODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.in
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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: 29.04.2026

കൃതേ കേനरा बैंक For  CANARA BANK
 AUTHORISED OFFICER
 CANARA BANK
 प्राधिकृत अधिकारी / Authorised Officer
 ए.आर.एम शाखा कोच्चिकोड
 A.R.M Branch Kozhikode

കോഴിക്കോട് സ്പെഷലൈസ്ഡ് ആം ബ്രാഞ്ച് (മാവൂർ), ഒന്നാം നില, ഹോട്ടൽ ഫോർ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आरिसे वसुली प्रबंधन कोझीकोड पहली मंजिल, होटल फोरा बिल्डिंग, मावूर रोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	☎ : 9188406941 ✉ : cb7594@canarabank.com Web : www.canarabank.bank.in
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