

MAVOOR ROAD BRANCH

First Floor, NCK Tourist Home Building, Mavoor Road, Kozhikode, Kerala – 673004

Phone No. 2495-2723869; Email: Mavoorroad.Ernakulam@bankofindia.bank.in

Ref No: EZO/RD/NG/2026-27/020

Date: 20.04.2026

**NOTICE OF SALE TO THE BORROWER UNDER RULE 8 & 9 OF THE SECURITY
INTEREST (ENFORCEMENT) RULES, 2002**

BY SPEED POST WITH A.D

To

For account M/s. ADIL ENTERPRISES	Borrower(s): (1) M/s. ADIL ENTERPRISES Proprietor: Mr. Muhammed K, CC-V2581F, AINS Tower, Balan K Nair Road, Kozhikode – 673006 Also at, 5/2660, A4, Crescent Towers, Jaferkhan Colony Road Kozhikode – 673006 (2) Mr. Muhammed K S/o. Kothambra Assainar Kothambra House, Iringath PO, Payyoli via, Kozhikode – 673523
For account M/s. JULIE'S	Borrower(s): (1) M/s. JULIE'S 5/3403 C-14, Space Mall, Mavoor Road, Kozhikode – 673004 Represented by its Partners, (2) Mr. Muhammed K S/o. Kothambra Assainar Kothambra House, Iringath PO, Payyoli via, Kozhikode – 673523 (3) Mrs. Shahida A W/o. Mr. Muhammed K Kothambra House, Iringath PO, Payyoli via, Kozhikode – 673523

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Sir/Madam,

NOTICE FOR SALE OF SECURED ASSETS UNDER THE SARFAESI ACT 2002
AND THE RULES FRAMED THERE UNDER

The undersigned being Authorised officer of the Bank of India is having full powers to issue this notice prior to sale of secured assets and exercise all the powers of sale under SARFAESI Act, 2002 and the Rules framed there under hereby gives you this notice as under:

Name of Borrower/ Guarantor	Contractual Dues
Borrower(s): (1) M/s. ADIL ENTERPRISES (2) Mr. Muhammed K	852430110000063 – Cash Credit Rs. 45,27,757.22/- (Rupees Forty-Five Lakhs Twenty Seven Thousand Seven Hundred Fifty Seven and Twenty Two Paise [Contractual dues up to 20.04.2026]) + further interest thereon @ 10.00% p.a from 21.04.2026 along with monthly rests & other charges 852470410000051 – Term Loan Rs. 4,89,291.00/- (Rupees Four Lakhs Eighty Nine Thousand Two Hundred and Ninety One [Contractual dues up to 20.04.2026]) + further interest thereon @ 8.10% p.a from 21.04.2026 along with monthly rests & other charges 852465910000004 – FITL Rs. 4,11,500.19/- (Rupees Four Lakhs Eleven Thousand Five Hundred and Nineteen Paise [Contractual dues up to 20.04.2026]) + further interest thereon @ 8.10% p.a from 21.04.2026 along with monthly rests & other charges
Borrower(s): (1) M/s. JULIE'S (2) Mr. Muhammed K (Partner) (3) Mrs. Shahida A (Partner)	852430110000067 – Cash Credit Rs. 51,85,059.05/- (Rupees Fifty One Lakhs Eighty Five Thousand Fifty Nine and Five Paise [Contractual dues up to 20.04.2026]) + further interest thereon @ 10.10% p.a from 21.04.2026 along with monthly rests & other charges 852465910000008 – FITL

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	Rs. 10,22,469.46/- (Rupees Ten Lakhs Twenty Two Thousand Four Hundred Sixty Nine and Forty Six Paise [Contractual dues up to 20.04.2026]) + further interest thereon @ 8.10% p.a from 21.04.2026 along with monthly rests & other charges
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Aggregating to Rs. 1,16,36,076.92/- (Rupees One Crore Sixteen Lakhs Thirty Six Thousand Seventy Six and Ninety Two Paise [Contractual dues up to 20.04.2026]) plus interest as mentioned above with all costs, charges and expenses.

2. You have committed default in payment of dues of the **Bank of India, Mavoor Road** (Presently account M/s. *JULIE'S* is transferred to Asset Recovery Branch, Ernakulam) as above, the authorized officer of the Bank issued a demand notice dated 20.12.2022 to M/s. Adil Enterprises and issued demand notice dated 27.10.2022 to M/s. Julie's under S.13 (2) of the SARFAESI Act, 2002 and in exercise of the powers conferred under S.13 (4) read with Enforcement of Securities (Interest) Rules 2002, the Authorised Officer has taken symbolic possession of the secured assets, more particularly described in the schedule hereunder on 31.10.2023.

3. The undersigned hereby informs you by this notice of sale under sub rule (6) of Rule 8 of the said Rules that the Authorised Officer shall put the aforesaid secured asset for sale by way of **by public auction through e-auction** with reserve price of immovable property as under:

Description of Immovable property	
EQM of 8.546 Ares of vacant land Re. Sy. No. 22/7 (Old Sy. No. 33/6) of Thurayur Village, Koyilandy Taluk, Kozhikode District.	
Boundaries:	
North	: Property in the name of Alisha, Fathima etc.,
South	: Panchayath Road
East	: Property owned by Mr. Assainar
West	: Property in the name of Mr. Abdurahiman Kothambra
Property owned by Mr. Muhammed K.	
Reserve Price	Rs. 44,63,000 /- (Rupees Forty Four Lakhs and Sixty Three Thousand)
Earnest Money (EMD)	Rs. 4,46,300/- (Rupees Four Lakhs Forty Six Thousand and Three Hundred)

4. Please note that all expenses pertaining to demand notice, taking possession, paper publication charges, valuation charges, insurance charges and other expenses etc., shall be first deducted from the sale proceeds that will be realized by the Authorised Officer and balance of the sale proceeds will be appropriated towards your liability as aforesaid. Please take

Zonal Office, Ernakulam Zone, Kaloor Towers, Kaloor-Kadavanthra Road, Cochin-682017

Phone 0484- 2725723/729/730 E-mail: ZO.Ernakulam@bankofindia.bank.in, ARD.Ernakulam@bankofindia.bank.in

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important note that as per section 13(8) of the SARFAESI Act, the right of redemption of Secured assets will be available to you only till the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured assets. However, you are at liberty to participate in Online E-Auction/Bidding to be held on terms & conditions thereof including deposit of earnest money.

Secured assets on **“AS IS WHERE IS, AS IS WHAT IS & WHATEVER THERE IS CONDITION”** will be sold by **public auction through ‘on line E- Auction on 26.05.2026.** Please look for the sale advertisement that will appear in two newspapers in due course. You may, if so desire participate in the E-Auction/Bidding or may bring suitable buyers.

Mode of Sale : By holding public auction through ‘on line E- Auction/ Bidding’

Website Details : <https://baanknet.com>

Date of sale : 26.05.2026

Time of sale : 11.00 am to 5.00 pm (with unlimited extension of 10 minutes if bidding continues till sale is concluded)

Yours faithfully,

**CHIEF MANAGER & AUTHORISED OFFICER
BANK OF INDIA**