

संदर्भ सं./ Ref: 93D/ARM /CALICUT /SARFAESI-SN-2026

दिनांक/ Date: 15.06.2026

**TO
BORROWER/ GUARANTOR/MORTGAGOR**

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

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,

For CANARA BANK
Authorised Officer
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. 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 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 13.07.2026 for recovery of ₹ 4,10,21,837.80 (Four crores ten lakh twenty one thousand eight hundred thirty seven rupees and paise eighty only) as on 15.06.2026 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, 22, 00,000.00	₹ 12, 20,000.00
Property 2	₹ 6, 80,000.00	₹ 68,000.00
Property 3	₹ 3, 85,000.00	₹ 38,500.00

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

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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) or may contact Authorized Officer Specialized ARM branch, Kozhikode, mail id: cb7594@canarabank.com, Ph: 9188406941.

Date: 15.06.2026
Place: Kozhikode

कृते केनरा बैंक For CANARA BANK
आधिकृत अधिकारी
ए.आर.एम. कानरा बैंक
A.R.M. Branch Kozhikode

A R M Branch, Circle Office Kozhikode, Opposite National Hospital, Faura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode 673001
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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	(1) M/s M Two Trade Links , Building No. 877/1, Ward No. IV, Makkuni Road, Pallikkunnu P O, Kannur - 670004 (2) Sri. Jerin Raj , S/o Shri. Rajan M K, Residing at Panchallayam, Thottada, Kannur – 670007 (3) Smt. Naveena K K , W/o Saneesh Kumar M, Sapthakam, Azheekal, Near Asokamandiram, Azhikode P O, Kannur – 670009 (4) Smt. Pacha Malini , (As legal heir of Smt. Chevon Madhavi, W/o Kumaran M), Sapthakam, Azheekal, Near Asokamandiram, Azhikode P O, Kannur – 670009 (5) Smt. Pacha Malini , W/o Damodaran, Sapthakam, Azheekal, Near Asokamandiram, Azhikode P O, Kannur – 670009
3.	Total liabilities as on date	₹ 4,10,21,837.80 (Four crores ten lakh twenty one thousand eight hundred thirty seven rupees and paise eighty only) as on 15.06.2026
4.	(a) Mode of Auction	Online
	(b) Details of Auction Service Provider	M/s PSB Alliance (BAANKNET) Helpdesk No.: 8291220220 E mail support.BAANKNET@psballiance.com Website: https://baanknet.com/
	(c) Date & Time of e-auction	13.07.2026 between 11.30 AM and 12.30 PM (With unlimited extension of 5 minutes duration each till sale is concluded)
	(d) Place of auction	Online through website https://baanknet.com/
5.	Details of Property/ies	<u>Property No. 1:</u> 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. <u>Property No. 2:</u> 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.
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		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.
6.	Reserve Price of Property	For property number one: ₹ 1, 22, 00,000.00 (Rupees One Crore Twenty-Two Lakhs Only) For property number two: ₹ 6, 80,000.00 (Rupees Six Lakh Eighty Thousand Only) For property number three: ₹ 3, 85,000.00 (Rupees Three Lakh Eighty Five Thousand Only)
7.	Earnest Money Deposit (EMD)	For property number one: ₹ 12, 20,000.00 (Rupees Twelve Lakh Twenty Thousand Only) For property number two: ₹ 68,000.00 (Rupees Sixty-Eight Thousand Only) For property Number three: ₹ 38,500.00 (Rupees Thirty-Eight Thousand Five Hundred Only) on or before 13.07.2026 till 11.30 AM
8.	The property can be inspected Date & Time	With prior appointment from Authorized Officer on any working day between 10.00 AM and 4.00 PM
9.	Details of Encumbrance	Not to the knowledge of the bank till date
10.	Details of Litigation	Not to the knowledge of the bank till date

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" "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 authorized officer 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.
- 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 4.00 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

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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, 20,000.00 (Rupees Twelve Lakh Twenty Thousand Only) for property number 1, ₹ 68,000.00 (Rupees Sixty Eight Thousand Only) for property number 2 and ₹ 38,500.00 (Rupees Thirty Eight 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 13.07.2026 till 11.30 AM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 50,000/- (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. 50,000/- (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.

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- 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.
- n. 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.
- o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.
- p. 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 between 10.00 AM and 4.00 PM.
- q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.
- r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice.
- s. 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 OR the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com

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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: 15.06.2026

കേന്ദ്ര ബैंक For CANARA BANK
Authorized Officer
പ്രാധികൃത അധികാരി / Authorized Officer
എ.ആർ.എം. ബ്രാഞ്ച് Kozhikode
A.R.M. Branch Kozhikode

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