

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), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Sl. No.	Name of the Branch Name of the Account Name & Name & addresses of the Borrower/ Guarantors Account	Description of the Immovable properties Mortgaged/Name of Mortgagors of properties	(A) Date of Demand Notice u/s 13(2) of SARFAESI Act 2002 (B) Total Dues from the borrower (C) Possession Date u/s 13(4) of SARFAESI Act 2002 (D) Nature of possession Symbolic/Physical/ Constructive
1	BO: ARMB Kozhikode Shilju P John, Lucy John, Magna Refrigeration (1) Shilju P John, Prop- M/S Magna Refrigeration (A/c No. 4281008700001577) Wandoor Road, Malappuram, Kalikavu- 676525 (2) Lucy John (Guarantor) (Being the Guarantor-A/c Magna Refrigeration-A/c No. 4281008700001577) Poonamkavil House, Near St.George Church, Adakkakundu, Kalikavu, Malappuram- 676525, (3) Smt.Lucy John (A/c No. 428100NC00001188, 4281009900000281) Poonamkavil House, Near St.George Church, Adakkakundu, Kalikavu, Malappuram- 676525, (4) Sri. Shilju P John (A/c No- 428100NC00001188; 4281009900000281, 428100IB00001168 & 428100IL00000026) Poonamkavil House, Near St.George Church, Adakkakundu, Kalikavu, Malappuram- 676525	EM of all that part and parcel of the property consisting of 15.50 cents of land with residential building thereon in Re.Survey No. 61/2, Block No. 132 in Kalikavu village, Nilambur Taluk and Malappuram District owned by Smt.Lucy John. Boundaries: East: Property owned by Jilson P John, North: Seventeen Acre Road, West: Property owned by Shoukath, South: Property owned by Jilson P John.	A) 13(2) - 13-05-2024 & 10-12-2025 B) Rs. 59,60,984.55 as on 31.07.2026 Plus interest from 01.08.2026 onwards C) Possession Notice- 07-09-2024 & 12-03-2026 D) Symbolic a) Reserve Price: Rs.24.13 Lakhs b) EMD: Rs.2.413 Lakhs c) Bid Increase Amount: Rs.0.10 Lakhs

Details of the Encumbrances known to the secured creditor - NIL

Date and Time of E Auction: 24-09-2026; 11.00 AM to 5.00 PM **Last Date of Deposit of EMD: 23-09-2026**

Inspection of Property with Prior Appointment with Authorized Officer: 22-09-2026

Terms and Conditions of E-auction Sale: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: (1) The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" (2) The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. (3) The Sale will be done by the undersigned through e-auction platform provided at the Website <https://www.baanknet.com> on **24-09-2026; 11.00 AM to 05:00 PM**. For detailed term and conditions of the sale, please refer <https://www.baanknet.com> & <https://www.pnb.bank.in>.

Date: 06-08-2026,
Place: Kozhikode

(Sd/-) Authorized Officer, Punjab National Bank,
Secured Creditor