

ASSET RECOVERY MANAGEMENT BRANCH, ERNAKULAM

Ref : ARM SN SCH APR 2026-27

Date: 03.10.2026

To

1. Mr. Ziyad V K, S/o Kader, Valiyakath House, Mattom,
Vaka P O, Thrissur - 680602

Mr. Ziyad V K
PB No 8786, Doha Qatar

2. Mrs. Nazeema Ziyad, W/o Ziyad V K, Valiyakath
House, Mattom, Vaka P O, Thrissur - 680602

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, the Authorized Officer, Canara Bank, Asset Recovery Management Branch, had taken possession of the assets described in the Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to us and also placed the assets for auction in earlier occasion. Now the undersigned is once again placing the assets for sale (through e-auction) more fully described in the Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice (e-auction notice) 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,

AUTHORISED OFFICER, CANARA BANK

Encl: Sale Notice

**ASSET RECOVERY MANAGEMENT BRANCH, ERNAKULAM
SALE NOTICE**

E-Auction Sale Notice for Sale of Immovable Properties 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 Borrowers and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **symbolic / constructive** possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on “As is where is”, “As is what is”, and “Whatever there is” basis on **27.10.2026**, [Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)] for recovery of **₹ 35,86,394.62/- (Rupees Thirty Five Lakhs Eighty Six Thousand Three Hundred and Ninety Four and Paise Sixty Two Only)** due as on **28.02.2026** to the Asset Recovery Management Branch, Ernakulam of Canara Bank from the borrowers **Mr. Ziyad V K and Mrs. Naseema Ziyad**.

The Reserve Price:

Rs.23,00,000/- (Rupees Twenty Three Lakhs Only)

The Earnest Money Deposit:

Rs.2,30,000/- (Rupees Two Lakhs Thirty Thousand Only)

Last Date for deposit of Earnest Money Deposit - **Before 27.10.2026 before 10:00 AM.**
(Only the bids with minimum 1 incremental offer above reserve price will be accepted)

Details of Property:

**(Property in the name of Mr. Ziyad V K and Mrs. Naseema Ziyad
covered by Deed No.1010/I/2020 of Mullassery SRO)**

All that part and parcel of Immovable property having an extent of 4.47 Ares of land in Re Sy No 341/14 of Elavally village, and a residential building thereon at Chavakkad Taluk, Thrissur District.

Boundaries as per Sale deed No.1010/I/2020 of Mullassery SRO dated 14/10/2020 _:

North : 10ft width Private way
South : Panchayat Road
East : Properties of Mohanan
West : Properties of Sunil

For detailed terms and conditions of the sale please refer the link “E-Auction” provided in Canara Bank’s website (www.canarabank.com) or may contact Canara Bank Asset Recovery Management Branch, Ernakulam (Ph. No. 0484 - 2353072 / 2353071) E-mail: cb2875@canarabank.com during office hours on any working day.

Portal of E-Auction: <https://baanknet.com>

**Date : 03.10.2026
Place : Ernakulam**

**AUTHORISED OFFICER
CANARA BANK**

**ASSET RECOVERY MANAGEMENT BRANCH
DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE**

1. **Name and Address of the Secured Creditor** : Canara Bank, ARM Branch,
2nd Floor, Canara Bank Building,
Chittoor Road, Ernakulam South - 682 016
(Ph.No.0484 - 2353072 / 2353071)
2. **Name and Address of the Borrowers and Guarantors** :
 1. Mr. Ziyad V K, S/o Kader, Valiyakath House,
Mattom, Vaka P O, Thrissur - 680602

Mr. Ziyad V K
PB No 8786, Doha Qatar
 2. Mrs. Nazeema Ziyad, W/o Ziyad V K, Valiyakath
House, Mattom, Vaka P O, Thrissur - 680602
- 1) **Total liabilities as on 28.02.2026** : ₹ 35,86,394.62/- (Rupees Thirty Five Lakhs Eighty Six Thousand Three Hundred and Ninety Four and Paise Sixty Two Only) Plus further interest thereon along with suit expenses, incidental charges and other legal charges from 01.03.2026.
- 2) (a) **Mode of Auction** : Online Auction (E-Auction)
(b) **Details of Auction service provider** : M/s PSB Alliance (BAANKNET)
Help Desk Number : 8291220220
support.BAANKNET@psballiance.com
(c) **Date & Time of Auction** : 27.10.2026 & Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
(d) **Portal of E-Auction** : <https://baanknet.com>
- 3) **Reserve Price** : Rs.23,00,000/- (Rupees Twenty Three Lakhs Only)
(Only the bids with minimum 1 incremental offer above reserve price will be accepted)

OTHER TERMS AND CONDITIONS

- a. The property will be sold in “as is where is, as is what is and whatever there is” basis including encumbrances, if any.
- b. Auction/bidding shall be only through “Online Electronic Bidding” through the website <https://baanknet.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- c. The property can be inspected, with Prior Appointment with Authorised Officer, on **15.10.2026** between 11:00 A.M. & 4:00 P.M.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

- o. The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of the property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized Officer or the banks shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property, or any other dues to the Government or anyone else in respect of the said properties.
- p. The Sale Certificate shall be issued in the same name in which the bid is submitted.
- q. On receipt of sale certificate, the purchaser shall take all necessary steps and make arrangements for registration of the property. All charges for conveyance, the existing and future Statutory Dues, if any payable by the borrower, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. The purchaser is liable to incur the dues of the Local Self Government / other dues payable to the Government if any, informed subsequently.
- r. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or Asset Recovery Management Branch who, as a facilitating centre, shall make necessary arrangements.
- s. The detailed terms and conditions are also available in the link “E-Auction” provided in Canara Bank’s website (www.canarabank.com).
- t. For further details ARM Branch Ernakulam (Ph. No. 0484- 2353072/ 2353071) may be contacted during office hours on any working day, e-mail id cb2875@canarabank.com OR M/s PSB Alliance (BAANKNET), Help Desk Number : 8291220220, Email id: support.BAANKNET@psballiance.com

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: Ernakulam
Date: 03.10.2026

AUTHORISED OFFICER
CANARA BANK