കനറാ ബാങ്ക് केनरा बैंक Canara Bank
സിൻഡിക്കേറ്റ് सिंडिकेट Syndicate

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) 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/charged 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 **13/11/2026** for recovery of Rs 4,82,50,185.86/- (Four Crore Eighty-Two Lakh Fifty Thousand One Hundred and Eighty-Five Rupees and Eighty-Six Paise Only/-)**as on 29.09.2026** and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers: **1. M/s. Cheer Creams (Pvt) Ltd, 1/1447 B, Erikkanchery, Kalloor Kadavu, Mukkom, Kozhikode–673602. 2. Legal Heirs of Sri Stephen K T, Kalappurakkal, Meemutty, Kodenchery, Kozhikode–673580. 3.Smt Mary, W/o.Stephen.K T, Kalappurakkal, Meemutty Kodenchery, Kozhikode–673580. 4. Sri Santhosh Thomas, S/o.Thomas Chacko, Keerampanal House, Koodaranhi, Kozhikode–673604. 5 Smt Rubeena C K, W/o.Muhammed Faisal, Koya House, Kuttipalakkal, Mukkom(P.O), Kozhikode–673602. 6. Sri Nishanth Thomas, S/o.Thomas Chacko, Keerampanal House,Koodaranhi, Kozhikode–673604. 7. Sri Umesh Nambiar M B, S/o.Unnikrishnan Nambiar,Pooja,RashtraDeepika Road, Pallikunnu(P.O) Kannur-670004. 8 Sri.Anil Kumar, C/o.Raghavan Gurukkal, Sree Vihar., Suvarna Vally.Puthariyadukkam (P.O), Nileshwar, Nileshwaram, Hosdurg, Kasargod–671314. 9.Sri.Divakaran.P.P, S/o.Damodaran.M, Manatath, Theeradesam Road, Pulliyakode, Kunnhimangalam, Kannur–673641. 10.Sri Williams K Stephen, S/o.Stephen, Kalappurakkal House, Meenutty(P.O), Kodenchery, Kozhikode–673580. 11. Sri.Ashraf.K.P, S/o.Aboobacker.P.P, Nafeesa manzil, Pulloos Road, Syed nagar(P.O), Taliparamba, Kannur–670141. 12 Smt Mariyabi, Koya House, Pilassery (PO), Kunnamangalam, Kozhikode 673602. 13.Smt Nilofar, Koya House, Pilassery (PO), Kunnamangalam, Kozhikode 673602. 14.Miss Shaana Faisal, Koya House, Pilassery (PO), Kunnamangalam, Kozhikode 673602 (Represented by Abdul Rahiman (Maternal Grand Father).**

Reserve Price of Properties:

Property	Reserve Price	EMD
Property 1	Rs 42,00,000/-(Forty-Two Lakh Rupees Only)	Rs 4,20,000/-(Four Lakh Twenty Thousand Rupees Only) on or before 13/11/2026 12.00 pm
Property 2	Rs 9,06,000/-(Nine Lakh Six Thousand Rupees Only)	Rs 90,600(Ninety Thousand Six Hundred Rupees Only) on or before 13/11/2026 12.00 pm
Property 3	Rs 62,88,000 (Sixty-Two Lakh Eighty-Eight Thousand Rupees Only)	Rs 6,28,800(Six Lakh Twenty-Eight Thousand Eight Hundred Rupees Only) on or before 13/11/2026 12.00 pm
Property 4	Rs 16,28,000(Sixteen Lakh Twenty-Eight Thousand Rupees Only)	Rs 1,62,800(One Lakh Sixty-Two Thousand Eight Hundred Rupees Only) on or before 13/11/2026 12.00 pm

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

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Details and full description of the immovable properties

Property No.1:
All that part and parcel of land admeasuring 60.69 Ares (150 cents) in O.Sy.No;/Re Sy No (Unsurveyed) in Koodaranhi Amsom,Desom and Village in Mukkom Sub-District,Kozhikode District owned by Mr.Santhosh Thomas

Property No.2: All that part and parcel of land admeasuring 20.23 Ares (50 cents) in Old.Sy.No;/Re Sy No (Unsurveyed) in Nellipoyil Amsom, Desom and Village in Thamarassery Town Sub-District Kozhikode District owned by Smt.Mary

Property No.3: All that part and parcel of land admeasuring 8.57 Ares (21.50 cents) in Old.Sy.No; 197 ,Re Sy No 179/1B in Thazhakode Amsom, Desom and Village in Mukkom Sub-District, Kozhikode District owned by Sri.Muhammed Faisal (expired).

Property No.4: All that part and parcel of land admeasuring 33.41 Ares(82.50 cents) in O.Sy.No;/Re Sy No (Unsurveyed) in Nellipoyil Amsom, Desom and Village in Thamarassery Town Sub-District Kozhikode District owned by Sri.Stephen.

For detailed terms and conditions of the sale, please refer to the link provided in Canara Bank Websitewww.canarabank.bank.inor may contact Authorized Officer ARM Branch, Kozhikode, mail id : cb7594@canarabank.com, Ph: 9188406941

Date: 03.10.2026
Place: Kozhikode

Authorized Officer
CANARA BANK

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

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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. Cheer Creams (Pvt) Ltd, 1/1447 B, Erikkanchery, Kalloor Kadavu, Mukkom, Kozhikode–6736022. 2) Legal Heirs of Sri Stephen K T, Kalappurakkal, Meemutty, Kodenchery, Kozhikode–673580 3).Smt Mary, W/o.Stephen.K T, Kalappurakkal,Meemutty Kodenchery, Kozhikode–673580 4) Sri Santhosh Thomas, S/o.Thomas Chacko,Keerampanal House, Koodaranhi, Kozhikode–673604 5) Smt Rubeena C K, W/o.Muhammed Faisal, Koya House,Kuttipalakkal, Mukkom(P.O), Kozhikode–673602 6) Sri Nishanth Thomas, S/o.ThomasChacko,Keerampanal,House Koodaranhi,Kozhikode–673604 7). Sri Umesh Nambiar M B,S/o.Unnikrishnan Nambiar,Pooja,RashtraDeepika Road, Pallikunnu(P.O) Kannur-670004 8) Sri.Anil Kumar, C/o.Raghavan Gurukkal, Sree Vihar., Suvarna Vally.Puthariyadukkam (P.O), Nileshwar, Nileshwaram, Hosdurg, Kasargod–671314. 9) Sri.Divakaran.P.P, S/o.Damodaran.M, Manatath, Theeradesam Road, Pulliyakode, Kunnhimangalam, Kannur–673641 10) Sri Williams K Stephen, S/o.Stephen, Kalappurakkal House, Meenutty(P.O), Kodenchery, Kozhikode–673580 11) Sri.Ashraf.K.P, S/o.Aboobacker.P.P, Nafeesa manzil, Pulloos Road, Syed nagar(P.O), Taliparamba, Kannur–670141 12) Smt Mariyabi, Koya House,Pilassery (PO), Kunnamangalam, Kozhikode 673602 13) Smt Nilofar, Koya House, Pilassery (PO), Kunnamangalam,

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		Kozhikode 673602. 14) Miss Shaana Faisal, Koya House, Pilassery (PO), Kunnamangalam, Kozhikode 673602 (Represented by Abdul Rahiman (Maternal Grand Father)
3.	Total liabilities as on 29/09/2026	Rs 4,82,50,185.86/- (Four Crore Eighty-Two Lakh Fifty Thousand One Hundred and Eighty-Five Rupees and Eighty-Six Paise Only/-))
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 :	**13/11/2026 between 12 PM and 1.00 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	**Properties** **Property No.1:** All that part and parcel of land admeasuring 60.69 Ares (150 cents) in O.Sy.No;/Re Sy No (Unsurveyed) in Koodaranhi Amsom,Desom and Village in Mukkom Sub-District,Kozhikode District owned by Mr.Santhosh Thomas **Property No.2:**All that part and parcel of land admeasuring 20.23 Ares (50 cents) in Old.Sy.No;/Re Sy No (Unsurveyed) in Nellipoyil Amsom, Desom and Village in Thamarassery Town Sub-District Kozhikode District owned by Smt.Mary **Property No.3:**All that part and parcel of land admeasuring 8.57 Ares (21.50 cents) in Old.Sy.No; 197 ,Re Sy No 179/1B in Thazhakode Amsom, Desom and Village in Mukkom Sub-District, Kozhikode District owned by Sri.Muhammed Faisal (expired). **Property No.4:**All that part and parcel of land admeasuring 33.41 Ares(82.50 cents) in O.Sy.No;/Re Sy No (Unsurveyed) in Nellipoyil Amsom, Desom and Village in Thamarassery Town Sub-District Kozhikode District owned by Sri.Stephen.

6.	Reserve Price of the property	Property-1 Rs 42,00,000/-(Rupees Forty-Two Lakh Rupees Only) Property-2 Rs 9,06,000/- (Rupees Nine Lakh Six Thousand Rupees Only) Proeprty-3 : Rs.62,88,000/-(Rupees Sixty-Two Lakh Eighty-Eight Thousand Rupees Only) Item No 4 : Rs. 16,28,000/-(Sixteen Lakh Twenty-Eight Thousand Rupees Only)
7.	Earnest Money Deposit (EMD)	Item No 1 : Rs 4,20,000/- (Four Lakh Twenty Thousand Rupees Only) on or before 13/11/2026 12.00 pm Item No 2 : Rs.90,600/-(Ninety Thousand Six Hundred Rupees Only) on or before 13/11/2026 12.00 pm Item No 3 : Rs.6,28,800 (Six Lakh Twenty-Eight Thousand Eight Hundred Rupees Only) on or before 13/11/2026 12.00 pm Item No 4 : Rs 1,62,800 (One Lakh Sixty-Two Thousand Eight Hundred Rupees Only) on or before 13/11/2026 12.00 pm
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 od 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:

a. The property/ies will be sold in AS is where is", As is what is", and Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 11(e) below).

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 websitehttps://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.**

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

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e. The intending bidders shall deposit Earnest Money Deposit (EMD) as per the corresponding properties

Item No 1 : Rs 4,20,000/- (Four Lakh Twenty Thousand Rupees Only)
Item No 2 : Rs.90,600/-(Ninety Thousand Six Hundred Rupees Only)
Item No 3 : Rs.6,28,800 (Six Lakh Twenty-Eight Thousand Eight Hundred Rupees Only)
Item No 4 : Rs 1,62,800 (One Lakh Sixty-Two Thousand Eight Hundred Rupees Only)
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 13/11/2026 at 12pm.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 1,00,000/-(One Lakh Rupees Only) (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/-(One Lakh Rupees Only)(incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.

h. Sale shall be confirmed in favor 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.

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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 5.00 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

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: 03.10.2026

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