केनरा बैंक Canara Bank
सिंडिकेट Syndicate

APPENDIX XXXIV

CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: ROMPM/R&L/SALE/01/2026-27/NOV Date: 09.11.2026

To

M/s. Honey Chip, **Door No. 15/497A,B,** **Manimooly, Vazhikkadavu,** **679333**	**Dr. Soofiya Beevi,** **Proprietor: M/s. Honey Chip** **Darusalam, Manimooly PO,** **Vazhikkadavu - 679333**	**Mr. Mashhood P (Guarantor)** **S/o Pokku, Darusalam,** **Manimooly,Vazhikkadavu,** **679333**

Dear Sir,

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, 2002₁.

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As you are aware, I on behalf of Canara Bank **Edakkara** Branch 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 **Edakkara** Branch 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 thereunder, I am herewith sending the Sale 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
ENCLOSURE - SALE NOTICE

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केनरा बैंक Canara Bank

सिंडिकेट Syndicate

APPENDIX XXXIII

(Auction Sale Notice for Immovable properties)

CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS 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/ charged to the secured Creditor, the physical possession of which has been taken by the Authorised Officer of Canara Bank **Edakkara Branch**, Secured Creditor, will be sold on AS is where is", As is what is", and Whatever there is" on **30.11.2026** (mention date of sale), for recovery of **Rs. 1,05,74,971/- (Rupees One crore five lakhs seventy four thousand Nine hundred and Seventy One Only)** due to the Secured Creditor from **M/s. Honey Chip and Dr. Soofiya Beevi,** (mention name of borrower (s) and **Mr. Mashhood P** (mention name of guarantor (s). The reserve price will be **Rs. 13,74,000 (Rupees Thirteen Lakhs Seventy Four Thousand Only) for Property -1 and Rs. 12,49,000/- (Rupees Twelve Lakhs and Forty Nine Thousand only) for Property - 2** and the earnest money deposit will be **Rs.1,37,400 (Rupees One Lakh Thirty Seven Thousand and Four Hundred Only) for Property – 1 and Rs.1,24,900 (Rs. One Lakh Twenty Four Thousand Nine Hundred Only) for Property - 2.**

1	Name and Address of the Secured Creditor	Canara Bank, Edakkara Branch, I Floor, Ali Square, CNG Road, Edakkara, Nilambur S.O Edakkara 679331
2	Name and Address of the Borrower & Guarantor	1. M/s. Honey Chip, Door No. 15/497A,B, Manimooly, Vazhikkadavu,679333. 2. Dr. Soofiya Beevi,Proprietor: M/s. Honey Chip Darusalam, Manimooly PO, Vazhikkadavu – 679333. 3. Mr. Mashhood P (Guarantor), S/o Pokku, Darusalam, Manimooly,Vazhikkadavu, 679333.
3	Total Liabilities as on **09.11.2026**	**Rs. 1,05,74,971/-(Rupees One crore five lakhs seventy four thousand Nine hundred and**

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		Seventy One Only)
4	a) Mode of Auction b) Details of Auction Service Provider e) Date & Time of Auction f) Place of Auction	**E-Auction** **M/s. PSB Alliance (Baanknet)** **30.11.2026 & 11.00 Am to 12:00 Pm** Online
5	Details of Properties	1. All that Part and Parcel of the property consisting of 11.00 Cents of Land and other improvements thereon in Vazhikkadavu Village, Nilambur Taluk, Malappuram District in the name of Dr. Soofiya Beevi, W/o. Mashhood P as per document no. 949/17 of SRO Edakkara. **Boundaries as per Deed:** North: Vahakalilekkum mattumulla 10 adi veethi pothu vazhi South: Cheeruttumannil Abdul Kareem vaka sthalam East: Vahakalilekkum mattumulla 10 adi veethi pothu vazhi West: Cherukad Mammad vaka sthalam **Boundaries as per Actual:** North: Road South: Property owned by Abdul Kareem East : Road West : Property owned by Soofiya Beevi 2. All that Part and Parcel of the property consisting of 10.00 Cents of Land and other improvements thereon in Vazhikkadavu Village, Nilambur Taluk, Malappuram District in the name of Dr. Soofiya Beevi, W/o. Mashhood P as per document no. 1603/17 of SRO Edakkara. **Boundaries as per Deed:** North : Vahakalilekkum mattumulla 10 adi veethi pothu vazhi

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		South : Abdul Kareem vaka sthalam East : Ningalude vaka sthalam West : Krishnadas vaka sthalam **Boundaries as per Actual:** North : Road South : Property owned by Abdul Kareem East : Property owned by Soofiya Beevi West : Property owned by Krishnadas
6	Reserve Price (Please note to mention separately for each property)	**Property -1 – Rs. 13,74,000 (Rupees Thirteen Lakhs Seventy Four Thousand Only)** **Property – 2- Rs. 12,49,000/- (Rupees Twelve Lakhs and Forty Nine Thousand only)**
7	Earnest Money Deposit	**Property -1 – Rs.1,37,400 (Rupees One Lakh Thirty Seven Thousand and Four Hundred Only)** **Property – 2- Rs.1,24,900 (Rs. One Lakh Twenty Four Thousand Nine Hundred Only)**
8	The property can be inspected Date & Time	24.11.2026 & 10:00 AM and 5:00 PM

9 Other terms and 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 9(e) below).

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on **24.11.2026 between 10:00 AM and 5:00 PM.**

d. Prospective bidders are advised to visit website https://baanknet.com/ and registered 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 Digi locker 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 7046612345/6354910172/8291220220/9892219848/8160205051,Email: support.BAANKNET@psballiance.com.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) **Property -1 – Rs. 13,74,000 (Rupees Thirteen Lakhs Seventy Four Thousand Only) and for Property – 2- Rs. 12,49,000/- (Rupees Twelve Lakhs and Forty Nine Thousand 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 **26.11.2026 at 5.00 PM**.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 10,000.00 (Rupees Ten Thousand 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. 10,000.00 (Rupees Ten Thousand Only)** (incremental price) and time shall be extended to **5(Five) (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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

j. 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, **Edakkara** Name of Branch, IFSC Code **CNRB0000857** (Branch IFSC Code).

k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

l. 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.

m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not bedeemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

n. 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 **24.11.2026 from 10:00 A.M. to 5:00 P.M.**

o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p. For further details Sivakumar S P (Name of Nodal Officer & its team CO/RO/ Branch, Ph. No. Mobile - 9446998401) may be contacted during office hours on any working day.

The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/ 6354910172/ 8291220220/9892219848/ 8160205051,
Email: support.BAANKNET@psballiance.com./ support.ebkray@procure247.com).

Authorised Officer
Canara Bank

Place: Malappuram
Date: 09.11.2026