केनरा बैंक Canara Bank
Syndicate

Ref: SARMB/HUB/NMK/SALE/F 427/2026-27/TSR **Date: 16/11/2026**

Auction Sale Notice for Sale of Immovable Properties

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) & 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 properties mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Specialised Asset Recovery Management Branch, Hubballi, Canara Bank, will be sold on "As is where is", and "Whatever there is" basis on **04/12/2026,** for recovery of the current Liability of **Rs. 3,61,17,711.91 (Rupees Three Crores Sixty One Lakhs Seventeen Thousand Seven Hundred Eleven and Ninety One Paise Only)** plus further interest and cost/charges from 01/11/2026, due to the Canara Bank, Specialized Asset Recovery Management Branch, Hubballi from **M/s N M Kalyal,** RS No. 196 P10/3, APMC Yard Byadagi Haveri Karnataka 581106 Rep. by its Proprietor/Partners, **1). Ms. Noorjahan M Kalyal (Partner)** W/o Mahammad Ali GUmmanahalli Road Basaweshvara Nagar Byadagi Town and Taluk Haveri Karnataka 581106. **2). Mr. MD Usaman Mohammed Ali Kalyal (Partner)** S/o Mohammed Ali Rajesab Kalyal, Gummanahalli Road, Basaweshvara Nagar Byadagi Town and Taluk Haveri Karnataka 581106. And Guarantors **3) Mr. Noormohammed Mohd. Ali Kalyal,** APMC Market Yard Amargol Hubli, Karnataka 580025. **4) Mr. Javed Husen Kalyal,** S/o Mohammed Ali, #29 st Floor Odl Mangammanapalya Main Road, near SLV Galaxy Apartment, Bommanahalli Bangalore 560068. **5) r. Hazaratali Kalyal**, S/o Mohammadali #3280 Gummanahalli Road Byadagi, Haveri, Karnataka-581106. **6) Mr. Salauddeen Kalyal**, S/o Mahammadali Kalyal #10 Godlen Enclave Layout, SyNo.16/3, 701 2nd Cross, Halehalli Behind Samuel Public School, Bidarhalli Hobli Krishnarajapuram, Bangalore 560036. **7) Mr. Akhil Ahmed M Kalyal,** S/o Mohammad Ali Kalyal, Basaweshwara Nagar Byadagi , Haveri Karnataka 581106. **8) Mr. Abdul Lateef M Kalyal,** Basaweshvara Nagar Byadagi, Haveri Karnataka 581106. **9) Mr.Toufic Ahammed Kalyal,** Basaweshvara Nagar Byadagi , Haveri Karnataka 581106.

Details and full description of the immovable properties: **(Amount in lakhs)**

Sl. No.	Details of property	Boundary	Reserve Price	EMD
1.	**SCHEDULE-A** All that part and parcel of Plot No.11/1, RS No. 196/B, , situated at Gurudatta Colony, Behind Nekar APMC Market, 1st Main ,2nd Corner, Byadagi Taluk, Haveri Dist 581106. Total area 5853 Sqft or 05 Guntas 6 Annas	**Boundaries:** East: Remaining portion of Plot no. 11 West: Road North: Road South: Road	**175.09**	**17.51**

EMD amount of 10% of the Reserve Price is to be deposited 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 **03/12/2026** 4.00 PM. There are no known encumbrances on the property as per the knowledge of the bank. 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 Chief Manager, Canara Bank Specialized Asset Recovery Management Branch, Hubballi, Phone No. (0836-2239457 & 9908528238/ 9480696809) during office hours on any working day.

कृते केनरा बैंक/ FOR CANARA BANK

Authorized Officer

Date: 16/11/2026

अधिकृत अधिकारी/AUTHORISED OFFICER
आस्ति वसूली प्रबंधन शाखा, हुब्बल्लि
Asset Recovery Management Branch, Hubballi

केनरा बैंक, हुब्बल्लि
आस्ति वसूली प्रबंधन शाखा
ASSET RECOVERY MANAGEMENT BRANCH
CANARA BANK HUBBALLI

केनरा बैंक Canara Bank
Syndicate

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16/11/2026

1	Name and Address of the Secured Creditor	Canara Bank Specialised Asset Recovery Management Branch, Gokul Road, Hubballi - 580030.
2	Name and Address of the Borrower(s)/ Guarantor	**Borrowers:** **M/s N M Kalyal,** RS No. 196 P10/3, APMC Yard Byadagi Haveri Karnataka 581106 Rep. by its Proprietor/Partners, **Partners:** **1). Ms. Noorjahan M Kalyal,** W/o Mahammad Ali GUmmanahalli Road Basaweshvara Nagar Byadagi Town and Taluk Haveri Karnataka 581106. **2). Mr. MD Usaman Mohammed Ali Kalyal,** S/o Mohammed Ali Rajesab Kalyal, Gummanahalli Road, Basaweshvara Nagar Byadagi Town and Taluk Haveri Karnataka 581106. **Guarantors:** **3) Mr. Noormohammed Mohd. Ali Kalyal,** APMC Market Yard Amargol Hubli, Karnataka 580025. **4) Mr. Javed Husen Kalyal,** S/o Mohammed Ali, #29 st Floor Odl Mangammanapalya Main Road, near SLV Galaxy Apartment, Bommanahalli Bangalore 560068. **5) Mr. Hazaratali Kalyal**, S/o Mohammadali #3280 Gummanahalli Road Byadagi, Haveri, Karnataka-581106. **6) Mr. Salauddeen Kalyal**, S/o Mahammadali Kalyal #10 Godlen Enclave Layout, SyNo.16/3, 701 2nd Cross, Halehalli Behind Samuel Public School, Bidarhalli Hobli Krishnarajapuram, Bangalore 560036. **7) Mr. Akhil Ahmed M Kalyal,** S/o Mohammad Ali Kalyal, Basaweshwara Nagar Byadagi , Haveri Karnataka 581106. **8) Mr. Abdul Lateef M Kalyal,** Basaweshvara Nagar Byadagi, Haveri Karnataka 581106. **9) Mr.Toufic Ahammed Kalyal,** Basaweshvara Nagar Byadagi , Haveri Karnataka 581106.
3	Total Liabilities as on 31/10/2026	**Rs. 3,61,17,711.91 (Rupees Three Crores Sixty One Lakhs Seventeen Thousand Seven Hundred Eleven and Ninety One Paise Only)** plus further interest and cost/charges from 01/11/2026
4(a)	Mode of Auction	Online Electronic Bidding
4(b)	Details of Auction service provider	M/s PSB Alliance (BAANKNET) Helpdesk Number- 8291220220 Email: support.baanknet@psballiance.com Website: https://baanknet.com/
4(c)	Date & Time of Auction	**04/12/2026** Time: 11.30 am to 12.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale.)
4(d)	Place of Auction	Online auction
5	Reserve Price	As per the Table in the auction Notice.

6. Other terms and conditions:

(a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://BAANKNET.com/ M/s PSB Alliance Private Limited (BAANKNET) Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

(b) The property can be inspected, with Prior Appointment with Authorized Officer, from **02/12/2026** on Banks working days within working hours.

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(c) 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.

(d) EMD amount of 10% of the Reserve Price is to be deposited 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 **03/12/2026** 4.00 PM.

(e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **03/12/2026** at 5.00 PM, to Canara Bank, Specialized Asset Recovery Management, by hand or by email (cb7261@canarabank.com)

(i) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

(ii) Bidders Name. Contact No. Address, E Mail Id and remittance details.

(f) The intending bidders should register their names at M/s PSB Alliance Private Limited (BAANKNET) https://BAANKNET.com/ and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider M/s PSB Alliance Private Limited (BAANKNET) Helpdesk No. 8291220220, E-mail: support.baanknet@psballiance.com

(g) EMD deposited by the unsuccessful bidder shall be refunded to them by M/s PSB Alliance Private Limited (BAANKNET) only. The EMD shall not carry any interest.

(h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 50,000.00.** The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. 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 declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, 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) For sale proceeds of Rs. 50.00 (Rupees Fifty Lakhs) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

(l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

(m) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank Specialised Asset Recovery Management Branch, Hubballi who, as a facilitating centre, shall make necessary arrangements. For further details contact, Canara Bank, Specialised Asset Recovery Management Branch, Hubballi (0836-2239486/9908528238/7903600526/9480696809(m)/) e-mail id: cb7261@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/ support.baanknet@procure247.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.

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी/AUTHORISED OFFICER

आस्ति वसूली प्रबंधन शाखा, हुब्बल्लि

Asset Recovery Management Branch, Hubballi

Authorised Officer

Date: 16/11/2026

केनरा बैंक, हुबळी
आस्ति वसूली प्रबंधन शाखा
ASSET RECOVERY MANAGEMENT BRANCH
CANARA BANK HUBBALLI