കനറാ ബാങ്ക് केनरा बैंक Canara Bank
Syndicate

संदर्भ सं./ Ref: VS1711/ARM /CALICUT /SARFAESI-SN-ACS2026 दिनांक/ Date: 17.11.2026

TO
BORROWER/ GUARANTOR/MORTGAGOR

M/s Vinayaga Spices Agency **Proprietor: Mr Balu S** **Opp. Police Station** **Vythiri, Wayanad District** **Kerala-673576 (Borrower)**	**Mr. Balu S** **Proprietor of Vinayaga Spices Agency** **S/o Soundra Pandyan** **Ayyappanthottam,** **H. No. 4/133A** **Chundale Village, Vythiri Taluk,** **Wayanad District, Kerala-673576**

Dear 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, I on behalf of Canara Bank, **Specialized ARM branch, Kozhikode** 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, **Specialized ARM branch, Kozhikode** 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 there under, I am herewith sending the Sale Notice being published in the Newspaper 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

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

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) & 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 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 **11/12/2026** for recovery of **Rs. 1,10,61,605.28/-** (One Crore Ten Lakh Sixty One Thousand Six Hundred Five Rupees and Twenty Eight Paise Only), as on 16/11/2026 and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers:

1. M/s Vinayaga Spices Agency
   Proprietor: Mr Balu S
   Opp. Police Station
   Vythiri, Wayanad District
   Kerala-673576 (Borrower)
2. Mr. Balu S
   Proprietor of Vinayaga Spices Agency
   S/o Soundra Pandyan
   Ayyappanthottam, H. No. 4/133A
   Chundale Village, Vythiri Taluk,
   Wayanad District, Kerala-673576

The reserve price will be **Rs.32,97,000/- (Thirty Two Lakh Ninety Seven Thousand Rupees Only)** and the earnest money deposit will be **Rs.3,29,700/- (Three Lakh Twenty Nine Thousand Seven Hundred Rupees Only)**

Details and full description of the immovable properties:

Item No. 1:

All that part and parcel of land measuring 0.0891 Hectares (22 cents) situated in Sy No. 633/1A1A1 (Re Sy No. 379/4), Present Re-Survey No. 379/19 (As per Land Tax receipt and Thandapper Account) of Block No. 16, Muttil South Village, Vythiri Taluk, Kalpetta Sub-District, Wayanad District.

Boundaries as per Deed:

North: 10 feet Road and Property of Maya.

East: Property of Leela and 10 feet Road to the property.

West: Property of Bindu and Shanty.

South: Property of Balu, George and Joseph.

Item No. 2:

All that part and parcel of land measuring 0.1579 Hectares (39 cents) situated in Sy No. 633/1A1A1 (Re Sy No. 379/5), Present Re-Survey No. 379/18 (As per Land Tax receipt and Thandapper Account) of Block No. 16, Muttil South Village, Vythiri Taluk, Kalpetta Sub-District, Wayanad District.

Confidential

കോഴിക്കോട്സ്പെഷ്യലൈസ്ഡ്എ.ആർ.
എംബ്രാഞ്ച്,
ഒന്നാംനില,
ഹോട്ടൽഫൗറ ബിൽഡിംഗ്,
മാവൂർറോഡ്,
കോഴിക്കോട്-673001
കേരളം

आस्तिवसूलीप्रबंधनकोझीकोड
पहलीमंजिल,
होटलफोराबिल्डिंग,
मावूररोड,
कोझीकोड-673001
केरल

SPECIALIZED ARM BRANCH KOZHIKODE,
FIRST FLOOR,
HOTEL FOURA BLDG,
MAVOOR ROAD,
KOZHIKODE-673001
KERALA

: 9188406941
: cb7594@canarabank.com
Web : www.canarabank.bank.in

Boundaries as per Deed:
North: Property of Jose, Kuryakose and Balu.
East: Property of George Joseph.
West: Property of Bindu and Shanty.
South: Panchayath Road.
For Detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank Website (www.canarabank.bank.in) or may contact Authorized Officer ARM Branch, Kozhikode, mail id : cb7594@canarabank.com, Ph: 9188406941

Date: 17.11.2026
Place: Kozhikode

Authorized Officer
CANARA BANK

*Excluding movables

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 Vinayaga Spices Agency Proprietor: Mr Balu S Opp. Police Station Vythiri, Wayanad District Kerala-673576 (Borrower) 2. Mr. Balu S Proprietor of Vinayaga Spices Agency S/o Soundra Pandyan Ayyappanthottam, H. No. 4/133A Chundale Village, Vythiri Taluk, Wayanad District, Kerala-673576
3.	Total liabilities as on 16/11/2026	**Rs. 1,10,61,605.28/-** (One Crore Ten Lakh Sixty One Thousand Six Hundred Five Rupees and Twenty Eight Paise Only), as on 16/11/2026 and further interest and other expenses due to the Canara Bank, from the Borrowers/ co-borrowers
4.	(a) Mode of Auction	E-auction
	(b) Details of Auction Service Provider	M/s PSB Alliance Pvt Ltd (BAANKNET) Helpdesk No.: 8291220220 E mail support.BAANKNET@psballiance.com Website: https://baanknet.com/

Confidential

കോഴിക്കോട്സ്പെഷ്യലൈസ്ഡ്എ.ആർ.
എംബ്രാഞ്ച്,
ഒന്നാംനില,
ഹോട്ടൽഫൗറ ബിൽഡിംഗ്,
മാവൂർറോഡ്,
കോഴിക്കോട്-673001
കേരളം

आस्तिवसूलीप्रबंधनकोझीकोड
पहलीमंजिल,
होटलफोराबिल्डिंग,
मावूररोड,
कोझीकोड-673001
केरल

SPECIALIZED ARM BRANCH KOZHIKODE,
FIRST FLOOR,
HOTEL FOURA BLDG,
MAVOOR ROAD,
KOZHIKODE-673001
KERALA

: 9188406941
: cb7594@canarabank.com
Web : www.canarabank.bank.in

	(c) Date & Time of e-auction :	**11.12.2026 between 12.00 pm and 01.00 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	Item No. 1: All that part and parcel of land measuring 0.0891 Hectares (22 cents) situated in Sy No. 633/1A1A1 (Re Sy No. 379/4), Present Re-Survey No. 379/19 (As per Land Tax receipt and Thandapper Account) of Block No. 16, Muttil South Village, Vythiri Taluk, Kalpetta Sub-District, Wayanad District Item No. 2: All that part and parcel of land measuring 0.1579 Hectares (39 cents) situated in Sy No. 633/1A1A1 (Re Sy No. 379/5), Present Re-Survey No. 379/18 (As per Land Tax receipt and Thandapper Account) of Block No. 16, Muttil South Village, Vythiri Taluk, Kalpetta Sub-District, Wayanad District.
6.	Reserve Price of Property:	**Rs.32,97,000/- (Thirty Two Lakh Ninety Seven Thousand Rupees Only)**
7.	Earnest Money Deposit (EMD) and	**Rs.3,29,700/- (Three Lakh Twenty Nine Thousand Seven Hundred Rupees Only)**On or before **11.12.2026** before 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 of the bank till date

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" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.

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

Confidential

കോഴിക്കോട്സ്പെഷ്യലൈസ്ഡ്എ.ആർ.എം.ബ്രാഞ്ച്,
ഒന്നാംനില,
ഹോട്ടൽഫൗറ ബിൽഡിംഗ്,
മാവൂർറോഡ്,
കോഴിക്കോട്-673001
കേരളം

आस्तिवसूलीप्रबंधनकोझीकोड
पहलीमंजिल,
होटलफोराबिल्डिंग,
मावूररोड,
कोझीकोड-673001
केरल

SPECIALIZED ARM BRANCH KOZHIKODE,
FIRST FLOOR,
HOTEL FOURA BLDG,
MAVOOR ROAD,
KOZHIKODE-673001
KERALA

: 9188406941
: cb7594@canarabank.com
Web : www.canarabank.bank.in

d. Prospective bidders are advised to visit website https://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.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) Rs.3,29,700/- (Three Lakh Twenty Nine Thousand Seven 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 11.12.2026 at 12.00 pm.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- (Ten Thousand 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.10,000/- (Ten Thousand 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 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 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

Confidential

കോഴിക്കോട്സ്പെഷ്യലൈസ്ഡ്എ.ആർ. എംബ്രാഞ്ച്, ഒന്നാംനില, ഹോട്ടൽഫൗറ ബിൽഡിംഗ്, മാവൂർറോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसूलीप्रबंधनकोझीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूररोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	: 9188406941 : cb7594@canarabank.com Web : www.canarabank.bank.in

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.

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

കോഴിക്കോട്സ്പെഷ്യലൈസ്ഡ്എ.ആർ. എംബ്രാഞ്ച്, ഒന്നാംനില, ഹോട്ടൽഫൗറ ബിൽഡിംഗ്, മാവൂർറോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसूलीप्रबंधनकोझीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूररोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	: 9188406941 : cb7594@canarabank.com Web : www.canarabank.bank.in

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: 17.11.2026

AUTHORISED OFFICER
CANARA BANK

Confidential

കോഴിക്കോട്സ്പെഷ്യലൈസ്ഡ്എ.ആർ. എംബ്രാഞ്ച്, ഒന്നാംനില, ഹോട്ടൽഫൗറ ബിൽഡിംഗ്, മാവൂർറോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्तिवसूलीप्रबंधनकोझीकोड पहलीमंजिल, होटलफोराबिल्डिंग, मावूररोड, कोझीकोड-673001 केरल	SPECIALIZED ARM BRANCH KOZHIKODE, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHIKODE-673001 KERALA	: 9188406941 : cb7594@canarabank.com Web : www.canarabank.bank.in