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संदर्भ सं./ Ref:7909/SARMB/TVM/SN/MB/26-27 **दिनांक/Date:09.11.2026**

TO

BORROWER/ GUARANTOR/MORTGAGOR/LEGAL HEIR

M/s MAK Trading Company, Nettayam, Ambalamkunnu, Kollam– 691537	M/s MAK Cashew Industries Nettayam, Ambalamkunnu, Kollam– 691537
Sri Nizar A S/o Late Assanarkunju M Saphalyam, Chengoor, Nettayam P.O, Ambalamkunnu, Kollam–691537	Smt. Fathima Beevi, W/o Late Assanarkunju M, Nizar Manzil, Nettayam P.O, Ambalamkunnu, Kollam – 691537
Smt. Sameena Nizar, W/o Sri Nizar A, Saphalyam Nettayam P.O, Ambalamkunnu, Kollam – 691537	Sri Mohammed Rafi A, S/o Late Assanarkunju M, Nizar Manzil, Nettayam P.O, Ambalamkunnu, Kollam – 691537
Smt. Shamla, D/o Late Assanarkunju M, AP House, Nettayam P.O, Ambalamkunnu, Kollam – 691537	Sri Noushad A, S/o Late Assanarkunju M, Nizar Manzil, Nettayam P.O, Ambalamkunnu, Kollam – 691537

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, 2002.

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As you are aware, Canara Bank has 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 Asset Recovery Management Branch Thiruvananthapuram** 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 there under, 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

Authorised Officer
CANARA BANK

ENCLOSURE – SALE NOTICE

സ്പെഷ്യാലിസ് അസറ്റ് റിക്കവറി മാനേജ്മെന്റ് ബ്രാഞ്ച്, തിരുവനന്തപുരം കാനറ ബാങ്ക് സർക്കിൾ ഓഫീസ്ബിൽഡിംഗ് മൂന്നാം നില ടിസി 26/173(1), എംജി റോഡ്, സ്പെൻസർ ജംഗ്ഷൻ, തിരുവനന്തപുരം 695001	विशेषीकृत आस्ति वसूली प्रबंधन शाखा तिरुवनंतपुरम तृतीय तल केनरा बैंक अंचल कार्यालय बिल्डिंग स्पेनसर जंक्शन, एम जी रोड तिरुवनंतपुरम 695001	Specialized Asset Recovery Management Branch, Trivandrum Third Floor Canara Bank Circle Office Building TC 26/173(1) MG Road, Spencer Junction , Trivandrum 695001	: 0471 2324797 : 9037756600 cb7909@canarabank.com Web : www.canarabank.bank.in

ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank

SPECIALIZED ASSET RECOVERY MANAGEMENT BRANCH, THIRUVANANTHAPURAM

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 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), Guarantor(s), Mortgagor(s) and Legal Heirs that the below described immovable properties mortgaged / charged to the Secured Creditor, the symbolic / constructive / physical 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 **30.11.2026, [Time 11:30 A.M. to 12:30 P.M. (with unlimited extension of 5 minutes duration each till the conclusion of the sale)]**, for recovery of **Rs. 10,87,96,466.74 (Rupees Ten Crore Eighty Seven Lakh Ninety Six Thousand Four Hundred And Sixty Six & Seventy Four PAISE) due as on 06.11.2026** from M/s MAK Trading Company and M/s MAK Cashew Industries, plus further interest, costs and other legal charges, payable to the Specialized Asset Recovery Management Branch, Thiruvananthapuram of Canara Bank.

The Reserve Price:

Item 1	Rs. 59,50,000/- (Rupees Fifty Nine Lakhs Fifty Thousand Only)
Item 2	Rs. 27,00,000/- (Rupees Twenty Seven Lakhs Only)
Item 3	Rs. 32,00,000/- (Rupees Thirty Two Lakhs Only)

The Earnest Money Deposit (EMD):

Item 1	Rs. 5,95,000/- (Rupees Five Lakhs Ninety Five Thousand Only)
Item 2	Rs. 2,70,000/- (Rupees Two Lakhs Seventy Thousand Only)
Item 3	Rs. 3,20,000/- (Rupees Three Lakhs Twenty Thousand Only)

Last Date for deposit of Earnest Money Deposit – On or before 27.11.2026 by 5:00 P.M.

Details of Property:

Item 1 (Immovable property in the name of Sri Nizar A — 36.76 Ares with cashew factory buildings)

All that part and parcel of **36.76 Ares of Land with cashew factory Buildings** situated at Re Sy No 367/11, 367/12-2, 367/19 in Block No. 29 of Elamadu Village, Kottarakkara Taluk, Kollam District, in the name of Sri Nizar A.

Sy No 367/11 — 20.79 Ares

North : Property of Binu and Vidhyadharan

South : Road

East : Property of Radhakrishnan and Sindhu

West : Property of Binu, Vidhyadharan and Vazhy

Sy No 367/19 and 367/12-2 — 9.90 Ares + 6.07 Ares

North : Property of Seemadevi

South : Property of Sumadevi

East : Property of Prasanna and 3 feet Vazhy

West : Property of Omanakuttan

Item 2 (Immovable property in the name of Sri Nizar A — 36 Ares at Navaikkulam Village)

All that part and parcel of **36 Ares of Land along with the improvements therein** situated at Re Sy No 437/20, 437/21, Block No. 24 of Navaikkulam Village, Chirayinkeezhu Taluk, Thiruvananthapuram District, in the name of Sri Nizar A.

Boundaries as per Title Deed

North : Property of Shajahan and Others

South : Property of Shajahan and others, Vazhy

East : Property of Sukumaran and Chellappan and Others

West : Property of Gopalapillai and others

Item 3 (Immovable property in the name of Smt. Sameena Nizar — 8.5 Ares at Thrikkovilvattom Village)

All that part and parcel of **Equitable Mortgage of 8.5 Ares of Land along with all other improvements therein** situated at Re Sy No 536/4-1, Block No. 23 of Thrikkovilvattom Village, Kollam Taluk, Kollam District, in the name of Smt. Sameena Nizar.

Boundaries as per Title Deed

North : Road

South : Nilangal

East : Nilangal and Varambu

West : Property of Abdul Khader and Chembadam

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

1.	**Name and Address of the Secured Creditor**	Canara Bank, Specialized Asset Recovery Management Branch, Thiruvananthapuram (Ph. No. 0471-2324797, 9037756600) Email: cb7909@canarabank.com
2.	**Name and Address of the Borrowers / Guarantors / Mortgagors / Legal Heirs**	1. M/s MAK Trading Company, Nettayam, Ambalamkunnu, Kollam – 691537 (Proprietor: Sri Nizar A) 2. M/s MAK Cashew Industries, Nettayam, Ambalamkunnu, Kollam – 691537 (Proprietor: Sri Nizar A) 3. Sri Nizar A, S/o Late Assanarkunju M, Saphalyam, Chengoor, Nettayam P.O, Ambalamkunnu, Kollam – 691537 4. Smt. Fathima Beevi, W/o Late Assanarkunju M, Nizar Manzil, Nettayam P.O, Ambalamkunnu, Kollam – 691537 5. Smt. Sameena Nizar, W/o Sri Nizar A, Saphalyam, Nettayam P.O, Ambalamkunnu, Kollam – 691537 6. Sri Mohammed Rafi A, S/o Late Assanarkunju M, Nizar Manzil, Nettayam P.O, Ambalamkunnu, Kollam – 691537 (Legal Heir) 7. Smt. Shamla, D/o Late Assanarkunju M, AP House, Nettayam P.O, Ambalamkunnu, Kollam – 691537 (Legal Heir) 8. Sri Noushad A, S/o Late Assanarkunju M, Nizar Manzil, Nettayam P.O, Ambalamkunnu, Kollam – 691537 (Legal Heir)
3.	**Total liabilities as on 06.11.2026**	**Rs. 10,87,96,466.74 (Rupees Ten Crore Eighty Seven Lakh Ninety Six Thousand Four Hundred And Sixty Six & Seventy Four PAISE)** – due from M/s MAK Trading Company and M/s MAK Cashew Industries Plus further interest from 07.11.2026 along with suit expenses and other legal charges.
4.	**(a) Mode of Auction** **(b) Details of Auction service provider** **(c) Date & Time of Auction** **(d) Portal of E-Auction**	**(a)** Online Auction (E-Auction) **(b)** M/s PSB Alliance (Baanknet) Help Desk: 8291220220 / 7046612345 / 6354910172 / 9892219848 / 8160205051 Email: support.BAANKNET@psballiance.com **(c) 30.11.2026 between 11:30 A.M. and 12:30 P.M. (with unlimited extension of 5 minutes duration each till conclusion of the sale).** **(d)** https://baanknet.com/
5.	**Reserve Price**	**Item 1:** Rs. 59,50,000/- (Rupees Fifty Nine Lakhs Fifty Thousand Only) **Item 2:** Rs. 27,00,000/- (Rupees Twenty Seven Lakhs Only) **Item 3:** Rs. 32,00,000/- (Rupees Thirty Two Lakhs Only)
6.	**Earnest Money Deposit (EMD)**	**Item 1:** Rs. 5,95,000/- (Rupees Five Lakhs Ninety Five Thousand Only) **Item 2:** Rs. 2,70,000/- (Rupees Two Lakhs Seventy Thousand Only) **Item 3:** Rs. 3,20,000/- (Rupees Three Lakhs Twenty Thousand Only)

7.	**Bid Increment Amount**	**Item 1:** Rs. 50,000/- (Rupees Fifty Thousand Only) **Item 2:** Rs. 25,000/- (Rupees Twenty Five Thousand Only) **Item 3:** Rs. 25,000/- (Rupees Twenty Five Thousand Only)
8.	**Date & Time of Inspection of Property**	On or before **27.11.2026 between 10:00 A.M. and 5:00 P.M.**, with prior appointment of the Authorised Officer.

OTHER TERMS AND CONDITIONS

a. The properties will be sold in **"As is where is", "As is what is", "Whatever there is" and "No Recourse"** basis, 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 clause (g) below.

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 properties can be inspected, with prior appointment with the Authorised Officer, on or before **27.11.2026 between 10:00 A.M. and 5:00 P.M.**

d. The properties 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. Even if there is only one bidder who has submitted EMD against a particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder.

e. Intending bidders shall hold a valid digital signature certificate, e-mail address, valid KYC documents (PAN Card & Aadhaar with Aadhaar linked to latest mobile number) and shall register with DigiLocker mandatorily. For digital signature / portal assistance contact the service provider **M/s PSB Alliance (Baanknet)**, Help Desk: 8291220220 / 7046612345 / 6354910172 / 9892219848 / 8160205051, Email: support.BAANKNET@psballiance.com

f. The intending bidders should register their names at portal **https://baanknet.com** and obtain User ID and password free of cost. Prospective bidders may avail online training on E-auction from the service provider.

g. EMD amount of **10% of the Reserve Price** is to be deposited in the E-Wallet of M/s PSB Alliance Private Limited (Baanknet) portal directly, or by generating the Challan therein and remitting the EMD through RTGS / NEFT to the account details mentioned in the said Challan, **well before 27.11.2026 by 5:00 P.M.**

h. After payment of the EMD amount, the intending bidders should submit a copy of the following documents / details on or before **27.11.2026, 5:00 P.M.**, to Canara Bank, Specialized Asset Recovery Management Branch, Thiruvananthapuram, by hand or by email:

i. Details of payment in e-wallet & bidder's account details.

ii. Photocopies of PAN Card, ID Proof and Address Proof. The successful bidder shall produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii. Bidder's Name, Contact No., Address, Email Id.

i. EMD deposited by the unsuccessful bidder shall be refunded. The EMD shall not carry any interest.

j. Auction will commence at the Reserve Price. Bidders shall improve their offers in multiples of **Rs. 50,000/-** for Item 1 and **Rs. 25,000/-** for Item 2 & Item 3. The bidder who submits the highest bid (above the Reserve Price) on closure of the 'Online' auction shall be declared as the successful bidder. The incremental amount during each extension shall be the same, and time

shall be extended by 5 minutes when a valid bid is received in the last minutes. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Secured Creditor.

k. The successful bidder shall deposit **25% of the sale price** (inclusive of EMD already paid), immediately on the same day or not later than next working day, and the **balance 75% within 15 days** from the date of confirmation of sale by the Secured Creditor, through RTGS / NEFT / Fund transfer to credit of account of **Canara Bank, Specialized Asset Recovery Management Branch, Thiruvananthapuram, A/c No. 209272434, IFSC: CNRB0007909**. If the successful bidder fails to pay the sale price within the stipulated period, the deposit made by him shall be forfeited by the Authorised Officer without any notice and the property shall forthwith be put up for sale again.

l. For sale proceeds of **Rs. 50.00 Lakhs and above**, TDS shall be payable at the rate of **1% of the Sale amount** under Section 194-IA, which shall be payable separately by the successful buyer, who shall submit the original receipt of TDS certificate to the Bank. Wherever GST is applicable, the same shall also be paid by the successful buyer as per Government guidelines.

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

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

o. The intending bidders are kindly requested to visit the property and ascertain the exact location, extent and nature of the 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, claims / rights / dues affecting the property including statutory liabilities, prior to submission of bids. The Authorised Officer or the Bank shall not be responsible for any discrepancy, charge, lien, encumbrance pertaining to the 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 the 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 are interested in participating in the e-auction, they may approach the concerned Circle Office or the Specialized Asset Recovery Management Branch, Thiruvananthapuram, 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.bank.in).

t. For further details, contact the Chief Manager, Canara Bank, Specialized Asset Recovery Management Branch, Thiruvananthapuram (**Ph. No. 0471-2324797, 9037756600**; Email: **cb7909@canarabank.com**) during office hours on any working day, OR M/s PSB Alliance (Baanknet), Help Desk: 8291220220 / 7046612345 / 6354910172 / 9892219848 / 8160205051, Email: support.BAANKNET@psballiance.com / support.ebkray@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.

Place: Thiruvananthapuram

Date: 09.11.2026

For Canara Bank

AUTHORISED OFFICER
CANARA BANK

Authorised Officer
CANARA BANK