Ref: 7909/SARMB/RAYYAN/SN/MB/2026-27 **Date: 07.11.2026**

TO
BORROWER/ GUARANTOR/ MORTGAGOR

M/s RAYYAN CASHEWS **VP/14/203B, PULIYATHU MUKKU** **AYATHIL P O** **KOLLAM 691021**	**MRS SHAHANA RANI A (PROPRIETRIX)** **W/O SHAMEER H, MANCHERIYIL HOUSE** **IQBAL NAGAR, VADAKKEVILA P O** **KOLLAM 691010**
Mr SHAMEER H (GUARANTOR) **MANCHERIYIL HOUSE, IQBAL NAGAR** **VADAKKEVILA P O** **KOLLAM 691010**	**Mrs MUBEENA N (GUARANTOR)** **W/O HUSSAIN, GOLDEN VILLA** **KARAZHMA, VALLIKUNNAM** **ALAPPUZHA 690501**

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

ENCLOSURE: SALE NOTICE

(Auction Sale Notice for Immovable Properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
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 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 properties mortgaged / charged to the secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Specialized Asset Recovery Management Branch Thiruvananthapuram of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" **on 30.11.2026** for recovery of **Rs. 8,27,95,622.29 (Rupees Eight Crore Twenty Seven Lakh Ninety Five Thousand Six Hundred and Twenty Two and Paise Twenty Nine only) as on 06.11.2026** plus further interest and costs due to the Specialized Asset Recovery Management Branch Thiruvananthapuram of Canara Bank (erstwhile Kollam Main Branch) from **M/s. Rayyan Cashews**, VP/14/203B, Puliyathu Mukku, Ayathil P O, Kollam - 691021, a proprietorship firm represented by its **Proprietor Mrs Shahana Rani A**, W/o Shameer H, residing at Mancheriyil House, Iqbal Nagar, Vadakkevila P O, Kollam - 691010, along with the guarantors and mortgagors namely **Mr. Shameer H (Shameer Habibbullah)**, residing at Mancheriyil House, Iqbal Nagar, Vadakkevila P O, Kollam - 691010 and **Mrs. Mubeena N**, W/o Hussain, residing at Golden Villa, Karazhma, Vallikunnam, Alappuzha - 690501.

The reserve price and earnest money deposit (EMD) for each property are as follows:

Property 1 (17.40 Ares - Kallelibhagam): Reserve Price Rs. 40,50,000/-, EMD Rs. 4,05,000/-

Property 2 (96 Cents - Vellichanthai): Reserve Price Rs. 1,39,50,000/-, EMD Rs. 13,95,000/-

1	Name and Address of the Secured Creditor	**Canara Bank,** Specialized Asset Recovery Management Branch Thiruvananthapuram
2	Name and Address of the Borrower & Guarantor	**M/s Rayyan Cashews** **VP/14/203B, Puliyathu Mukku** **Ayathil P O, Kollam 691021** **Mrs Shahana Rani A (Proprietrix)** **W/o Shameer H, Mancheriyil House** **Iqbal Nagar, Vadakkevila P O, Kollam 691010** **Mr Shameer H (Guarantor & Mortgagor)** **Mancheriyil House, Iqbal Nagar** **Vadakkevila P O, Kollam 691010** **Mrs Mubeena N (Guarantor & Mortgagor)** **W/o Hussain, Golden Villa, Karazhma** **Vallikunnam, Alappuzha 690501**

3	Total liabilities as on 06.11.2026	Total liabilities as on 06.11.2026: **Rs. 8,27,95,622.29 (Rupees Eight Crore Twenty Seven Lakh Ninety Five Thousand Six Hundred and Twenty Two and Paise Twenty Nine only)** plus further interest along with suit expenses and other legal charges
4	Mode, Service Provider, Date & Time and Place of Auction	a) Online b) Auction service provider: M/s PSB Alliance (BAANKNET) c) Date & Time: **30.11.2026** between 11.30 AM and 12.30 PM (With unlimited extension of 5 minutes duration each till sale is concluded) d) Place of Auction: Online portal: https://baanknet.com/
5	Details of Property/ies	**<u>Property 1 - 17.40 Ares (42.97 Cents) - Kallelibhagam</u>** All that part and parcel of vacant land having an extent of 17.40 Ares (42.97 Cents) in Re Survey No. 152/3-1 and 152/2-7 in Block No. 14 of Kallelibhagam Village, Karunagappally Taluk, Kollam District, standing in the name of Mrs. Mubeena N, sister of the proprietrix. (Extent as per Possession Notice dated 28.07.2022: 20.23 Ares. Extent available for sale: 17.40 Ares.) **Boundaries as per the Possession Notice (First Schedule):** North: Transportable place; South: Property of Kuncharappalli; East: Property of Badarudheen Kurup; West: Paddy field owned by Pemathu. **Boundaries as per the Possession Notice (Second Schedule):** North: Transportable place; South: Property of Kuncharappalli; East: Property of Raheem & Others; West: Property of Kutty Amma. **Reserve Price: Rs. 40,50,000/- (Rupees Forty Lakh Fifty Thousand Only) | EMD: Rs. 4,05,000/- (Rupees Four Lakh Five Thousand Only) (being 10% of the Reserve Price)** **<u>Property 2 - 38.84 Ares (96 Cents) with Cashew Factory - Vellichanthai</u>** All that part and parcel of land and cashew factory measuring 38.84 Ares (96 Cents) in Re Survey No. 898/1 in Vellichanthai B Village, Kalkulam Taluk, Kanyakumari District, Tamil Nadu (MODTD registered), standing in the name of Mr. Shameer Habibbullah (Shameer H), husband of the proprietrix. **Boundaries:** North: Property of Chellapan Pillai; South: Road; East: Property in Re Sy No. 898/1; West: Property of Aaiwar. **Boundaries:** North: Property of Chellapan Pillai; South: Road; East: Pathway and Porampoke; West: Property of Radhakrishnan. **Reserve Price: Rs. 1,39,50,000/- (Rupees One Crore Thirty Nine Lakh Fifty Thousand Only) | EMD: Rs. 13,95,000/- (Rupees Thirteen Lakh Ninety Five Thousand Only) (being 10% of the Reserve Price)**

6	Reserve Price	Property 1 (17.40 Ares - Kallelibhagam): Rs. 40,50,000/- (Rupees Forty Lakh Fifty Thousand Only) Property 2 (96 Cents - Vellichanthai): Rs. 1,39,50,000/- (Rupees One Crore Thirty Nine Lakh Fifty Thousand Only)
7	Earnest Money Deposit	Property 1 (17.40 Ares - Kallelibhagam): Rs. 4,05,000/- (Rupees Four Lakh Five Thousand Only) Property 2 (96 Cents - Vellichanthai): Rs. 13,95,000/- (Rupees Thirteen Lakh Ninety Five Thousand Only) (Each EMD is 10% of the respective Reserve Price, payable on or before **27.11.2026, 5.30 PM**)
8	The property can be inspected Date & Time	On or before **27.11.2026** between 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. Bidders are advised to satisfy themselves as to the identity, extent and boundaries of the property by independent verification before submitting their bid. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in clause (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancellation 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 of the Authorized Officer, on or before 27.11.2026 between 10.00 AM to 5.00 PM.

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 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), being 10% of the Reserve Price of the respective property (Property 1: Rs. 4,05,000/-; Property 2: Rs. 13,95,000/-), 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 27.11.2026, 5.30 PM.

f. Auction would commence at Reserve Price as mentioned above. Bidders shall improve their offers in multiples of the incremental amount/price as follows: Property 1 (17.40 Ares - Kallelibhagam): Rs. 50,000/-; Property 2 (96 Cents - Vellichanthai): Rs. 1,00,000/-. 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 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. 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 as above and time shall be extended to 5 (minutes) when valid bid is 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, Specialized Asset Recovery Management Branch Thiruvananthapuram, IFSC: CNRB0007909.

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 only), TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST is applicable, the 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 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.

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 or before 27.11.2026 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 contact Chief Manager, Canara Bank, Specialized Asset Recovery Management Branch Thiruvananthapuram (Ph. No. 0471-2324797, 9037756600), e-mail id: cb7909@canarabank.com, 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.

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: Trivandrum
Date: 07.11.2026

Authorised Officer
Canara Bank