

Hubballi Laxmi Nagar Branch, #568/ 1, IST MAIN ROAD, LAKSMINAGAR, NEAR AKSHAYA COLONY, GOKUL ROAD, HUBBALLI - Phone No. 9449867172. Cb8655@canarabank.com

**COVERING LETTER TO SALE NOTICE**

REF: HLGL/SL/DEC/03/2025-2026

Dated 04-12-2025

To

M/s. N M KALYAL  
(Partner)  
RS NO 196 P 10/3  
APMC YARD  
BYADAGI HAVERI  
KARNATAKA - 581 106

Ms. NOORJAHAN M KALYAL  
W O MAHAMMAD ALI  
GUMMANAHALLI ROAD BASAWESHVARA  
NAGABYADGI TOWN AND  
TALUK HAVERI  
KARNATAKA - 581 106

1. Mr. MD USAMAN MOHAMMED ALI KALYAL (Partner)  
S O MOHAMMEDALI RAJESAB KALYAL  
GUMMANAHALLI ROAD BEASAVESHWAR NAG  
BYADAGI  
HAVERI  
KARNATAKA - 581 106

2. Mr. NOORMOHAMMED MOHD. ALI KALYAL  
APMC MARKET YARD  
AMARGOL  
HUBLI.  
KARNATAKA - 580 025

Mr. Hazaratali Kalyal  
S/o Mohammadali  
#3280 Gummanahalli Road  
Byadgi, Haveri  
Karnataka 581 106

3. Mr. NOORMOHAMMED MOHD. ALI KALYAL  
No.653/5 Pachakshari Nagar  
Navanagar, adjacent to Masjid  
Hubballi 580 025

Mr. Abdul Lateef M Kalyal  
Basaveshwar Nagar  
Byadagi, Haveri  
Karnataka - 581 106

4. Mr. Javed Husen Kallyal  
S/o Mohammed Ali  
#29, 1<sup>st</sup> floor, Old Mangammanapalya Main Road  
Near SLV Galaxy Apartment,  
Bommanahalli  
Bangalore 560 068

5. Also at  
Javed Husen Kallyal  
Flat No.30603,  
6<sup>th</sup> Floor, Tower Commune PR O  
Chandapura, Anekal,  
Bangalore 562 106  
Email id: javeed.sen@gmail.com  
javedhusen.k@sonatasoftware.com

Mr. Salauddeen Kalyal  
S/o Mahmadali Kalyal  
#10, Golden Enclave Layout  
Sy No.16/3, 107  
2<sup>nd</sup> Cross, Halehalli  
Behind Samuel Public School  
Bidarahalli Hobli  
Krishnarajapuram  
Bangalore 560 036

कृते केनरा बैंक/For CANARA BANK  
अधिकृत अधिकारी/Authorised Officer  
क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI-29  
Restricted

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6. Mr. Akhil Ahmed M Kalyal  
S O MOHAMMAD ALI KALYAL  
BASAVESHWAR NAGAR  
BYADGI HAVERI  
KARNATAKA - 581 106
7. Mr. Toufic Ahammed Kalyal  
Basaveshwar Nagar  
Byadagi, Haveri  
Karnataka - 581 106

### **E- AUCTION SALE NOTICE**

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**

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As you are aware, I on behalf of Canara Bank **Hubballi Laxmi Nagar 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 **Hubballi Laxmi Nagar Branch** of our 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.

For detailed terms and conditions of the sale, please refer to the link provided in website i.e. [www.canarabank.bank.in](http://www.canarabank.bank.in)

**AUTHORIZED OFFICER**

**Date: 04-12-2025**

**Place: Hubballi**

**Enclosure: - Sale Notice**

कृते केनरा बैंक/For CANARA BANK  
अधिकृत अधिकारी/Authorised Officer  
क्षेत्रीय कार्यालय, हुबल्ली/R.O.HUBBALLI-29



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**E- AUCTION SALE NOTICE**

CERSAI ID : 400064300638

**E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ON LINE AUCTION) UNDER RULES 8(6) 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 and mortgagor/s that the immovable properties described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold by inviting tenders on the following terms & conditions.

1.	Names and Address of the secured creditor	CANARA BANK , Hubballi Laxmi Nagar Branch #568/ 1, IST MAIN ROAD, LAKSMINAGAR, NEAR AKSHAYA COLONY, GOKUL ROAD, HUBBALLI – Phone No. 9449867172 Cb8655@canarabank.com
2.	Names and Address of the Borrower	<p>1. M/s. N M KALYAL RS NO 196 P 10/3 APMC YARD BYADAGI HAVERI KARNATAKA – 581 106</p> <p>2. Ms. NOORJAHAN M KALYAL (Partner) W O MAHAMMAD ALI GUMMANAHALLI ROAD BASAWESHVARA NAGA BYADGI TOWN AND TALUK HAVERI KARNATAKA – 581 106</p> <p>3. Mr. MD USAMAN MOHAMMED ALI KALYAL (Partner) S O MOHAMMEDALI RAJESAB KALYAL GUMMANAHALLI ROAD BEASAVESHWAR NAG BYADAGI HAVERI KARNATAKA – 581 106</p>
3.	Total liabilities as on 30.11.2025	<b>Rs. 3,24,69,578/- (Rupees Three Crores Twenty Four Lakhs Sixty Nine Thousand Five Hundred Seventy Eight Only) plus future interest and cost.</b>
4	a) Mode of Auction b) Details of Auction service provider	E-Auction M/s PSB Alliance Pvt. Ltd (BAANKNET)



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4.	Last Date & Time of receipt of online tender	24-12-2025 on or before 12.00 PM
6.	Date and time of e-auction (with unlimited extension of 5 minutes duration on each bid)	24-12-2025 12.00 PM to 2.00 PM
7	Portal for E-auction	<a href="https://baanknet.com/">https://baanknet.com/</a>
8	Reserve Price	Rs. 210.0 Lakhs (Rupees: Two Crores Ten Lakhs Only)
9	Earnest Money Deposit (EMD)	Rs.21.00 Lakhs (Rupees: Twenty One Lakhs only )
10	Property can be inspected on or before Date and Time	Date: 23-12-2025 Time: Between 3.00 PM to 5.00 PM
11	Details of Properties	Details tabulated below

**a. DETAILS OF PROPERTY:**

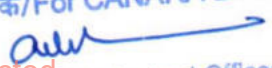
**RESERVE PRICE OF THE PROPERTY: 210.00Lakhs**

**EMD :₹ 21.00 lakhs**

Details Immovable Property Details			
SI No	Description of the property	Name of Title holder	CERSAI Details
1	<p>All that piece and parcel of Plot No.11/1, RS No.196/B, Total area 5853 SFT or 5 Guntas 6 Annas, situated at Gurudatta Colony, Behind Nekar APMC Market, 1st Main, 2nd Corner, Byadagi Taluk, Haveri Dist 581 106</p> <p>To the East : Remaining Portion of Plot No.11  To the west : Road  To the North : Road  To the South : Road</p>	<p>Ms. NOORJAHAN M KALYAL  Mr. MD USAMAN  MOHAMMED ALI KALYAL  Mr. NOORMOHAMMED MOHD. ALI KALYAL  Mr. Javed Husen Kallyal  Mr. Hazaratali Kalyal  Mr. Salaudddeen Kalyal  Mr. Akhil Ahmed M Kalyal  Mr. Abdul Lateef M Kalyal and Mr. Toufic Ahammed Kalyal</p>	<p>Security interest Type: Equitable Mortgage</p> <p>Security interest ID: 400064300638</p> <p>Asset Id: 200065163687</p>

**12. OTHER TERMS AND CONDITIONS:**

- The auction sale will be online e-auction-through the website <https://baanknet.com/>
- The property will be sold in **"AS IS WHERE IS & AS IS WHAT 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 12 (e) below).
- The properties can be inspected on or before 23-12-2025 3.00 PM to 5.00 PM with prior appointment.
- The properties will be sold above the Reserve Price and the 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 adahaar 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 : **8291220220, Email: support.baanknet@psballiance.com**

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**अधिकृत अधिकारी / Authorised Officer**  
क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI-29



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e) The intending bidders shall deposit Earnest Money Deposit (EMD) 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 24-12-2025 at 12:00 P.M.

f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.25,000/- (Incremental amount/price) mentioned under the column "Increment Combo" (atleast select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder

g) 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

h) The incremental amount/price during the time of each extension shall be Rs.25,000/- (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.

i) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

j) 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.

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 Hubballi Laxmi Nagar Branch**, IFSC Code CNRB0008655 (Branch IFSC Code).

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

m) 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.

n) 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 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

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o) 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 till 24-12-2025 from 12:00 P.M to 2:00 PM.

p) Sale shall be confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor

q) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof

r) All taxes, revenue/dues to any local/statutory authority, if any, as applicable shall be borne by the successful bidder/s only.

For further details, nodal officer may be contacted during officer hours on any working day

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Date: 04-12-2025

Place: HUBBALLI

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Authorized Officer  
अधिकृत अधिकारी/Authorised Officer  
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