

**COVERING LETTER TO SALE NOTICE**

REF: HLGL/SL/11/2025-26

Date: 10-10-2025

TO:

1. M/s. N M KALYAL  
RS NO 196 P 10/3  
APMC YARD  
BYADAGI  
HAVERI  
KARNATAKA - 581 106
2. Ms. NOORJAHAN M KALYAL (Partner)  
W O MAHAMMAD ALI  
GUMMANAHALLI ROAD BASAWESHVARA NAGA  
BYADGI TOWN AND TALUK  
HAVERI  
KARNATAKA - 581 106
3. Mr. MD USAMAN MOHAMMED ALI KALYAL (Partner)  
S O MOHAMMEDALI RAJESAB KALYAL  
GUMMANAHALLI ROAD BEASAVESHWAR NAG  
BYADAGI  
HAVERI  
KARNATAKA - 581 106
4. Mr. NOORMOHAMMED MOHD. ALI KALYAL  
APMC MARKET YARD  
AMARGOL  
HUBLI.  
KARNATAKA - 580 025

Also at

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

5. 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

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](mailto:javeed.sen@gmail.com)

[javedhusen.k@sonatasoftware.com](mailto:javedhusen.k@sonatasoftware.com)

कते केनरा बैंक/For CANARA BANK  
अधिकृत अधिकारी/Authorised Officer  
क्षेत्रीय कार्यालय, हुबल्लि/R.D.HUBBALLI-29

6. Mr. Hazaratali Kalyal  
S/o Mohammadali  
#3280  
Gummanahalli Road  
Byadgi, Haveri  
Karnataka 581 106
7. 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
8. Mr. Akhil Ahmed M Kalyal  
S O MOHAMMAD ALI KALYAL  
BASAVESHWAR NAGAR  
BYADGI HAVERI  
KARNATAKA - 581 106
9. Mr. Abdul Lateef M Kalyal  
Basaveshwar Nagar  
Byadagi, Haveri  
Karnataka - 581 106
10. Mr. Toufic Ahammed Kalyal  
Basaveshwar Nagar  
Byadagi, Haveri  
Karnataka - 581 106

Dear Sir/Madam,

SUB: NOTICE ISSUED IN TERMS OF SEC.13 (4) OF THE SARFAESI ACT 2002, READ WITH RULE 8 (6)&(9) 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.

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

Enclosure: - Sale Notice

**E- AUCTION SALE NOTICE**

**AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ON LINE AUCTION) UNDER 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 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	1. M/s. N M KALYAL RS NO 196 P 10/3 APMC YARD BYADAGI HAVERI, KARNATAKA - 581 106  2. Ms. NOORJAHAN M KALYAL (Partner) W O MAHAMMAD ALI GUMMANAHALLI ROAD BASAWESHVARA NAGA, BYADGI TOWN AND TALUK HAVERI KARNATAKA - 581 106  3. Mr. MD USAMAN MOHAMMED ALI KALYAL (Partner) S O MOHAMMEDALI RAJESAB KALYAL GUMMANAHALLI ROAD BEASAVESHWAR NAG, BYADAGI HAVERI KARNATAKA - 581 106
3.	Total liabilities as on 01.10.2025	Rs. 3,17,96,565/- (Rupees Three Crores Seventeen Lakhs Ninety Six Thousand Five Hundred Sixty Five Only) plus future interest and cost.
4.	Last Date & Time of receipt of online tender	30.10.2025 at 12.00 PM
5.	Address in which the online tender to be submitted	CANARA BANK , Hubballi Laxmi Nagar Branch #568/ 1, IST MAIN ROAD, LAKSMINAGAR, NEAR AKSHAYA COLONY, GOKUL ROAD, HUBBALLI - Phone No. 836-2332867 Cb8655@canarabank.com
6.	Date and time of e-auction (with unlimited extension of 5 minutes duration on each bid)	30.10.2025 FROM 12.00 PM TO 2.00 PM
6a	Portal for E-auction	<a href="https://baanknet.com/">https://baanknet.com/</a>

कृते केनरा बैंक/For CANARA BANK  
*ad*  
अधिकृत अधिकारी/Authorised Officer  
क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI

**b. DETAILS OF PROPERTY:**

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, 1<sup>st</sup> Main, 2<sup>nd</sup> Corner, Byadagi Taluk, Haveri Dist 581 106

To the East : Remaining Portion of Plot No.11

To the west : Road

To the North : Road

To the South : Road

**RESERVE PRICE OF THE PROPERTY: ₹ 210.00 Lacs**

**EMD : ₹ 21.00 Lacs**

**7. OTHER TERMS AND CONDITIONS:**

The auction sale will be online e-auction-through the website <https://baanknet.com/>

- a) The property will be sold in "As is where is & as is what is" condition including encumbrances, if any.
- b) The properties can be inspected on or before 29.10.2025 between 2.00 PM to 5.00 p.m with prior appointment.
- c) The properties will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process. Auction would commence at Reserve Price, but bidders shall improve their offers in multiples of Rs.25,000/- (Rupees Twenty Five Thousand only)
- d) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact M/s BANNKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com))
- e) Bidders are advised to go through the website <https://baanknet.com/> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction proceedings.
- f) Prospective bidders if required may avail online training on e-auction from M/s PSB Alliance (BANKNET)
- g) 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
- h) A copy of the bid form along with the enclosure submitted online shall be forwarded to the Authorized Officer, Canara Bank, Laxmi Nagar Branch, Hubballi (in the address mentioned in clause No.1 above) immediately.
- i) Sale shall be confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor.
- j) The successful bidder/s 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 within the period stated above, the deposit made by parties shall be forfeited.

कृते केनरा बैंक/For CANARA BANK



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

- k) All charges for conveyance, stamp duty and registration charges and TDS amount as per the provisions of the Income Tax Act etc., as applicable shall be borne by the successful bidder/s only.
- l) All taxes, revenue/dues to any local/statutory authority, if any, as applicable shall be borne by the successful bidder/s only.
- m) Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of the tender without assigning any reason thereof.
- n) The intending bidder/s shall also attach a copy of the PAN Card issued by the income Tax department and his/her identity proof and the proof of residence such as copy of the AADHAR Card, Passport, Driving license, etc.

Contact person:

CANARA BANK, Hubballi Laxmi Nagar Branch #568/ 1, IST MAIN ROAD, LAKSMINAGAR, NEAR AKSHAYA COLONY, GOKUL ROAD, HUBBALLI - Phone No. 836-2332867 Cb8655@canarabank.com	M/s BANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: <a href="mailto:support.baanknet@psballiance.com">support.baanknet@psballiance.com</a>
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Date: 10.10.2025  
Place: HUBBLI

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