

TO
BORROWER/ GUARANTOR/MORTGAGOR

1. Mr. Ummer Kaipany S/o Mr. Ali Kaipany House Vellamunda P O Wayanad Dist Kerala 670731	2. Mr. Ebrayikutty Kaipany Since deceased and represented by his LRs: 2a. Mrs. Mymoona W/o Late Mr. Ebrayikutty Kaipany Kaipany House,Vellamunda P O Wayanad Dist, Kerala 670731
2b. Mrs. Shameena D/o Late Mr. Ebrayikutty Kaipany Kaipany House,Vellamunda P O Wayanad Dist, Kerala 670731	2c. Mrs. Shafeena D/o Late Mr. Ebrayikutty Kaipany Kaipany House,Vellamunda P O Wayanad Dist, Kerala 670731
2d. Mrs. Shabeena D/o Late Mr. Ebrayikutty Kaipany Kaipany House,Vellamunda P O Wayanad Dist, Kerala 670731	

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.

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,

कृते केनरा बैंक For CANARA BANK

प्राधिकृत अधिकारी Authorised Officer
Canara Bank Branch Kozhikode

ENCLOSURE – SALE NOTICE

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

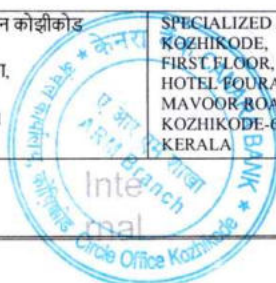




DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

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). Mr. Ummer Kaipany, S/o Mr. Ali, Kaipany House, Vellamunda P O, Wayanad Dist, Kerala 670731 (2). Mr. Ebrayikutty Kaipany, Since deceased and represented by his LRs: (2a). Mrs. Mymoona, W/o Late Mr. Ebrayikutty Kaipany, Kaipany House, Vellamunda P O, Wayanad Dist, Kerala 670731 (2b). Mrs. Shameena, D/o Late Mr. Ebrayikutty Kaipany, Kaipany House, Vellamunda P O, Wayanad Dist, Kerala 670731 (2c). Mrs. Shafeena, D/o Late Mr. Ebrayikutty Kaipany, Kaipany House, Vellamunda P O, Wayanad Dist, Kerala 670731 (2d). Mrs. Shabeena, D/o Late Mr. Ebrayikutty Kaipany, Kaipany House, Vellamunda P O, Wayanad Dist, Kerala 670731
3.	Total liabilities as on 01.10.2025	₹ 31,03,353.30 (Thirty-One Lakh Three Thousand Three Hundred and Fifty-Three Rupees and Thirty Paise Only) , as on 01.10.2025 and further interest and other expenses due to the Canara Bank Specialized ARM branch, Kozhikode , from the Borrowers/ co-borrowers
4.	(a) Mode of Auction	Online
5.	(b) Details of Auction Service Provider	M/s PSB Alliance (BAANKNET) Helpdesk No.: 8291220220 E mail support.BAANKNET@psballiance.com Website: https://baanknet.in/
6.	(c) Date & Time of e-auction :	31.10.2025 between 11.30 AM and 12.30 PM (With unlimited extension of 5 minutes duration each till sale is concluded)
7.	(d) Portal of E Auction	https://baanknet.in/

കോഴിക്കോട് സ്പെഷ്യലൈസ്ഡ് എ.ആർ.എം ബ്രാഞ്ച്, ഒന്നാം നില, പോട്ടൽ ഫൗറ ബിൽഡിംഗ്, മാവൂർ റോഡ്, കോഴിക്കോട്-673001 കേരളം	आस्ति वसुली प्रबंधन कोडीकोड पहली मंजिल, होटल फोरा बिल्डिंग, मावूर रोड, कोडीकोड-673001 केरल	SPECIALIZED ARM BRANCH Kozhikode, FIRST FLOOR, HOTEL FOURA BLDG, MAVOOR ROAD, KOZHICODE-673001 KERALA	☐ : 9188406941 ☐ : cb7594@canarabank.com Web : www.canarabank.com
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8.	Last Date for receipt of Tender Documents (Online/ Offline)	30.10.2025 till 4.00 PM
9.	Address in which the tender document to be submitted	Canara Bank ARM Branch, Opposite National Hospital, Foura Building, Near Ruchi Bhavan, Mavoor Road, Kozhikode, 673001
10.	Reserve Price of Property:	Rs. 27,80,000/- (Twenty-Seven Lakh Eighty Thousand Rupees Only)
11.	Earnest Money Deposit (EMD) and	Rs. 2,78,000 (Two Lakh Seventy-Eight Thousand Rupees Only)
12.	Last date of receipt of EMD	On or before 30.10.2025 before 4.00 pm

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

- 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. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- The property/ies will be sold above the Reserve Price.
- The property can be inspected, with Prior Appointment with Authorized Officer, on 22.10.2025 between 10.00 AM and 5.00 PM
- 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 & addhaar and addhaar 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).**
- 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 on or before 30.10.2025, the intending bidders should submit a copy of the

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following documents/details on or before **30.10.2025** upto 4.00 PM, to Canara Bank, ARM Branch, Kozhikode by hand or by email.

- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/- (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/- (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 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 ARM Branch Kozhikode, IFSC Code CNRB0007594.
- 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), 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.
- 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

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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.

- 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 22.10.2025 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 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

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: 08.10.2025

കുത് കേനറാ ബാങ്ക് For CANARA BANK

Authorized Officer
Kozhikode
Canara Bank

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