

(A GOVERNMENT OF INDIA UNDERTAKING)
SPECIALIZED ARM II BRANCH CHENNAI [7901]

Ref : 07901/ARM II/SN26-27/ M/s. BROOK FOODS AND BEVERAGES Date : 07/08/2026
(MACHINERY)

To

M/s.Brook Food & Beverages Prop.: Mr.Sriraman Munirathinam No.7/77, Annai Anjum Nagar 61-Nandhambakkam Kundrathur Chennai -600069	Mr.Sriraman Munirathinam S/o Munirathinam No.48, Ground Floor, Sithar Koil Street, Govindharaj Nagar, Patur,Mangadu, Kancheepuram -600122
Mr.Sriraman Munirathinam Plot No. 15, Subramanyapuram Layout, Kundrathur, Chennai- 600 069	M/s.Brook Food & Beverages Prop.: Mr.Sriraman Munirathinam S.NO.73, Plot No.86 Sri Saravana Nagar,1st Street, Moondram Kattalai, Kundrathur, Chennai -600069

Sir/Madam

Sub: Sale of hypothecated P&M by invoking Loan Agreement/ Hypothecation Agreement executed by M/s.Brook Food & Beverages represented by its proprietor Mr.Sriraman Munirathinam with our bank.

Ref.: Our letter dated 13.02.2026

As you are aware, I on behalf of Canara Bank, Specialized ARM Branch II Chennai Branch has, vide our Demand Notice dated 13.02.2026, invoked hypothecation agreement against the hypothecated assets details in the Sale Notice annexed hereto in terms of the Loan Agreement dated 20.11.2024 executed by you in connection with outstanding dues payable by you to our Poonamalle Branch of Canara Bank, since transferred to **Specialized ARM Branch II Chennai Branch**.

Since you failed to repay Bank's dues in terms of our Demand Notice dated 13.02.2026, the undersigned proposes to sell the assets more fully described in the Sale Notice.

Hence, in terms of the provisions of the Loan/ hypothecation Agreement dated 20.11.2024. 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 any other law in force.

Yours faithfully,

कृते केनरा बैंक For CANARA BANK

Authorized Officer
ARM Branch-II, Chennai
CANARA BANK

ENCLOSURE – SALE NOTICE



Specialized ARM Branch II Chennai

No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar, Chennai – 17

Email : cb7901@canarabank.com

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Ref: 07901/ARM II/SN26-27/ M/s. BROOK FOODS AND BEVERAGES
(MACHINERY)

Date: 05.08.2026

SALE NOTICE FOR PUBLIC AUCTION

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the loan account of M/s.Brook Food & Beverages represented by its Proprietor Mr.Sriraman Munirathinam of our Poonamalle Branch, since transferred to Specialized ARM Branch II Chennai Branch has become NPA on 18.10.2025 wherein the borrower has executed a loan document/hypothecation agreement dated 20.11.2024 with the Bank for creating charge over the Machineries purchased by the borrower by availing the loan from the Bank.

Details of the loans availed by the Borrower:

S.NO	LOAN NUMBER	NATURE OF LOAN/LIMIT	SANCTION AMOUNT	LIABILITY AS ON 27.06.2026
1.	170014651394	TERM LOAN	Rs.1,24,43,000.00	Rs. 1,09,98,415.71/-
2.	125007019170	MSME OD	Rs.10,00,000.00	Rs. 40,281.28/-

The said loan documents / agreements executed by the borrower entitle the Bank to take physical possession of the movable securities (P&M) hypothecated, in the event of default by the borrower & guarantors in repaying the dues as per the terms.

Since the borrower M/s.Brook Food & Beverages represented by its Proprietor Mr.Sriraman Munirathinam has defaulted in repayment of Bank's dues, the Bank has invoked hypothecation vide Demand Notice dated 13.02.2026.

Despite of repeated request / demand by Bank, the borrower has not regularized the account / cleared the Bank's dues. Hence, by invoking terms & conditions of the loan documents / agreements executed by the borrower, the Bank has taken **Symbolic Possession of the hypothecated P&M** and taken lawful possession of the same for sale and realization of Bank's dues in the above said account on 19.05.2026.

Now, the Bank propose to sale following hypothecated machines available in the above said accounts through public auction (Online mode only) on "AS IS WHERE IS BASIS and AS IS WHAT IS BASIS" to recover its dues:

S.NO	DESCRIPTION OF P&M	RESERVE PRICE	EMD AMOUNT
1.	All the Hypothecated machineries available at M/s.Brook Food & Beverages, S.NO.73, Plot No.86 Sri Saravana Nagar,1st Street, Moondram Kattalai, Kundrathur, Chennai -600069.(Single Lot)	Rs.1,23,12,000/-	Rs.12,31,200/-

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Specialized ARM Branch II Chennai
No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar, Chennai – 17
Email : cb7901@canarabank.com



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For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Specialized ARM Branch II Chennai, No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar, Chennai - 17, Mobile: 9740145622 Email : cb7901@canarabank.com during office hours on any working day.

कृते केनरा बैंक CANARA BANK

Authorised Officer
ARM Branch-II, Chennai-17.
AUTHORISED OFFICER
CANARA BANK

Date : 07/08/2026
Place : Chennai

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07/08/2026

1. Name and Address of the Secured Creditor : Specialized ARM Branch II Chennai
No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar,
Chennai - 17
Mobile: 9740145622
Email : cb7901@canarabank.com
2. Name and Address of the Borrowers and Guarantors

M/s.Brook Food & Beverages Prop.: Mr.Sriraman Munirathinam No.7/77, Annai Anjum Nagar 61-Nandhambakkam Kundrathur Chennai -600069	Mr.Sriraman Munirathinam S/o Munirathinam No.48, Ground Floor, Sithar Koil Street, Govindharaj Nagar, Patur,Mangadu, Kancheepuram -600122
Mr.Sriraman Munirathinam Plot No. 15, Subramanyapuram Layout, Kundrathur, Chennai- 600 069	M/s.Brook Food & Beverages Prop.: Mr.Sriraman Munirathinam S.NO.73, Plot No.86 Sri Saravana Nagar,1st Street, Moondram Kattalai, Kundrathur, Chennai -600069

3. Total liabilities as on 27/07/2026 : Rs. 1,10,38,696.99 (Rupees One Crore Ten Lakh Thirty Eight Thousand Six Hundred Ninety Six and Paise Ninety Nine Only) with further interest and other incidental charges thereto incurred by the Bank.
4. (a) Mode of Auction : Online Auction(E-Auction)
(b) Details of Auction service provider : <https://baanknet.com>
(c) Date & Time of Auction : 16/09/2026 & Time 11:00 A.M. to 12:00 P.M.
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)
5. Reserve Price : Rs.1,23,12,000/- (Rupees One Crore Twenty Three Lakh Twelve Thousand Only)

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OTHER TERMS AND CONDITIONS

- a. The P&M 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 (e) below.
- b. The P&M will be sold above the Reserve Price.
- c. The P&M can be inspected, with Prior Appointment with Authorized Officer, on 03/09/2026 between 11.00 A.M. & 4.00 P.M.
- 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 8291220220, Email: support.BAANKNET@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) 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 15/09/2026, 5.00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/- (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 P&M, 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.50,000/- (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 P&M 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 ARM Branch II Chennai, IFSC Code CNRB0007901.
- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder over & above the bid amount. For acquiring the hypothecated Vehicle/P&M and Stock auctioned by Bank to him / her.
- m. Once the successful bidder pays entire sale proceeds as per the terms & conditions of sale, the Bank shall issue Sale Certificate in favour of the successful bidder which conveying possession and ownership of the assets. Once the Sale certificate is issued by the Bank as

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- above, the successful purchaser shall do the needful with regard to removal of charge from such assets and transfer the assets in his / her name, wherever required.
- 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.
 - To the best of knowledge and information of the Authorized Officer, there is no encumbrance on P&M affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of P&M put on auction and claims / rights / dues affecting the P&M, prior to submitting their bid. The eAuction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The P&M 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.
 - It shall be the responsibility of Bidder to make due diligence and physical verification of P&M and satisfy themselves about the P&M specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of P&M put on auction will be permitted to interested bidders at site on 03/09/2026 from 11:00 A.M to 04:00 P.M.
 - Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
 - For further details Specialized ARM Branch II Chennai, No 9 & 10 Sir Thyagaraya Road, Thyagaraya Nagar, Chennai – 600 017, Ph.: 91-9740145622 Email Id : cb7901@canarabank.com may be contacted during office hours on any working day. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: support.BAANKNET@psballiance.com.)
 - In case the date of auction falls on a public holiday or remains closed for the Bank, the auction shall be conducted on the next working day of the bank.

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 : Chennai
Date : 07/08/2026

कृते केनरा बैंक For CANARA BANK


Authorized Officer
ARM Branch-II, Chennai-17.
AUTHORISED OFFICER
CANARA BANK

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