O/C.

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

Neyveli Branch

COVERING LETTER TO SALE NOTICE

Ref:CB/1269/RBT/HYPO-SALE/2026-27 Date: 31-10-2026

To

M/S ROYAL BELT TRADERS PROP. MR. HYDER ALI S M NO. 462/A 2 , MAIN ROAD PERIYAKURUCHI NEYVELI CUDDALORE DISTRICT TAMIL NADU 607802 PH: 919345177555 (Borrower)	MR. HYDER ALI S M, S/O MOHAMMED NAINA MARICAIR NO. 462/A 2 , MAIN ROAD PERIYAKURUCHI NEYVELI CUDDALORE DISTRICT TAMIL NADU 607802 PH: 919443262652 (Proprietor and Mortgagor)	MRS. UMMAL HABEEBA W/O HYDER ALI S M NO. 264/2 PERIYAKURICHI VILLAGE VRIDACHALAM TALUK CUDDALORE DIST. TAMIL NADU (Guarantor)
MRS. PRAVEEN BEGUM W/O MAIDEEN NO. 384-A/2 4th MAIN STREET BAKTHA AGAR PERIYAKURICHI VILLAGE KAMMAPURAM UNION CUDDALORE DIST. TAMIL NADU (Guarantor)	MR. SYED UMAR NO. 110 SHIVA NAGAR VANDIPALAYAM ROAD (CHITTIBABU COMPLEX) CUDDALORE DIST. TAMIL NADU (Guarantor)	MR. SRIDHARAN C/O VENKATAKRISHNAN B 9/1 CONVEYOR STREET BLOCK 24 NEYVELI CUDDALORE DIST. TAMIL NADU (Guarantor)

Dear Sir/Madam,

Sub.: Sale of hypothecated Stock by invoking Loan Agreement/Hypothecation Agreement executed by M/s ROYAL BELT TRADERS PROP.: HYDER ALI S with our Bank.

As you are aware, I on behalf of Canara Bank, Neyveli branch has, vide our Demand Notice dated 18/07/2020, invoked hypothecation agreement against the hypothecated assets details in the Sale Notice annexed hereto in terms of the Loan Agreement dated 28.12.2012 executed by you in connection with outstanding dues payable by you to our Neyveli Branch of Canara Bank.

Since you failed to repay Bank's dues in terms of our Demand Notice dated 18/07/2020, 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 28.12.2012, 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,

केनरा बैंक For CANARA BANK

प्राधिकृत अधिकारी Authorised Officer

AUTHORISED OFFICER

ENCLOSURE :– SALE NOTICE

BLOCK 6 NEYVELI TOWNSHIP NEYVELI 607803

PH: 9489045775,Mail: cb1269@canarabank.com

Confidential

Internal

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

Neyveli Branch

Ref:CB/1269/RBT/HYPO-SALE/2026-27 Date: 31-10-2026

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 ROYAL BELT TRADERS of our Neyveli Branch has become NPA on 30/05/2020, wherein the borrower has executed a loan document/hypothecation agreement dated 28/12/2012 with the Bank for creating charge over the Stocks purchased by the borrower by availing the loan from the Bank.

Details of the loans availed by the Borrower:

Sl. No.	Loan No.	Nature of Loan / Limit	Sanction Amount	Liability as on 31/10/2026
1.	1269261010420	OD/OCC	28/12/2012	₹ 4,34,29,065.73/-

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

Since the borrower M/S ROYAL BELT TRADERS has defaulted in repayment of Bank's dues, the Bank has invoked hypothecation vide Demand Notice dated 18/07/2020.

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 physical possession (seized) the hypothecated Stock and taken lawful possession of the same for sale and realization of Bank's dues in the above said account on 16/04/2025.

Now, the Bank propose to sale following hypothecated vehicles 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:

Sl. No.	Description of P& M/ Stock	Name of Item	Reserve Price	Remark if any
1.	Old Used Conveyor Belts of different thickness & Width ranging from 110 mm to 1500 mm	Conveyor Belts	₹ 7,00,000/-	Nil

केनरा बैंक For CANARA BANK

प्राधिकृत अधिकारी Authorised Officer

BLOCK 6 NEYVELI TOWNSHIP NEYVELI 607803

PH: 9489045775,Mail: cb1269@canarabank.com

Confidential

Internal

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

Neyveli Branch

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 31.10.2026

The terms & conditions of the above said sale through auction are as under:

1. Details of Auction:

1	Name and Address of the Branch	CANARA BANK NEYVELI BRANCH
	Name & Contact details of the Authorised Officer	KRISHNAIAH ANUMULA PH: 9489045775
2	Name and Address of the Borrower & Guarantor	M/S ROYAL BELT TRADERS PROP. MR. HYDER ALI S M NO. 462/A 2 , MAIN ROAD PERIYAKURUCHI NEYVELI CUDDALORE DISTRICT TAMIL NADU 607802 PH: 919345177555 (Borrower) MR. HYDER ALI S M, S/O MOHAMMED NAINA MARICAIR NO. 462/A 2 , MAIN ROAD PERIYAKURUCHI NEYVELI CUDDALORE DISTRICT TAMIL NADU 607802 PH: 919443262652 (Proprietor and Mortgagor) MRS. UMMAL HABEEBA W/O HYDER ALI S M NO. 264/2 PERIYAKURICHI VILLAGE VRIDACHALAM TALUK CUDDALORE DIST. TAMIL NADU (Guarantor) MRS. PRAVEEN BEGUM W/O MAIDEEN NO. 384-A/2 4th MAIN STREET BAKTHA AGAR PERIYAKURICHI VILLAGE KAMMAPURAM UNION CUDDALORE DIST. TAMIL NADU (Guarantor)

BLOCK 6 NEYVELI TOWNSHIP NEYVELI 607803

PH: 9489045775,Mail: cb1269@canarabank.com

केनरा बैंक For CANARA BANK

Confidential

Authorised Officer

Internal

		MR. SYED UMAR NO. 110 SHIVA NAGAR VANDIPALAYAM ROAD (CHITTIBABU COMPLEX) CUDDALORE DIST. TAMIL NADU (Guarantor) MR. SRIDHARAN C/O VENKATAKRISHNAN B 9/1 CONVEYOR STREET BLOCK 24 NEYVELI CUDDALORE DIST. TAMIL NADU (Guarantor)
3	Total liabilities as on 31-10-2026	₹ 4,34,29,065.73/-
4	a) Mode of Auction (ONLINE)	E- Auction
	b) Details of Auction service provider	M/S PSB ALLIANCE(BAANKNET)
	c) Date & Time of Auction	20-11-2026 10.00 AM TO 12.00 PM
	d) Place of Auction	NEYVELI BRANCH CANARA BANK
5	Details of Property/ies (Stock)	Old Used Conveyor Belts of different thickness & Width ranging from 110 mm to 1500 mm
6	Reserve Price	₹ 7,00,000/-(Rupees Seven Lakh Only)
7	Earnest Money Deposit	₹ 70,000/-(Rupees Seventy Thousand Only)
8	The property can be inspected Date & Time	19-11-2026 10.00 A.M TO 4.00 PM
9	Canara Bank's Account details for deposit of EMD amount and remittance	EMD can be deposited directly in auction portal before cut-off date for participation

2. The Vehicle/P&M/Stock 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 para 18 below).

3. The Stock will be sold over & above the Reserve Price fixed by the Bank and minimum increment over the reserve price shall be **Rs.7,00,000/- (Rupees Seven Lakhs Only)**.

Confidential
Internal

केनरा बैंक For CANARA BANK
प्राधिकृत अधिकारी Authorised Officer

4. 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.

5. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 70,000/- 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 19.11.2026 at 10.00 PM.

6. 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 Secured Creditor.

7. 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.

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

9. 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.

10. 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, Neyveli Branch, IFSC Code CNRB0001269.

11. 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.

12. 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 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.

केनरा बैंक For CANARA BANK

Confidential

प्राधिकृत अधिकारी Authorised Officer

BLOCK 6 NEYVELI TOWNSHIP NEYVELI 607803

PH: 9489045775,Mail: cb1269@canarabank.com

Internal

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

Neyveli Branch

13. 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 from the sale amount by the Successful buyer. Further, the GST as applicable shall be paid by the Successful buyer separately as per Government guidelines.

14. 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.

15. It shall be the responsibility of Bidder to make due diligence and physical verification of Stock 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 Stock put on auction will be permitted to interested bidders at site on 19.11.2026 from 10.00 a.m. to 4.00 P.M.

16. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank, Regional Office, Pondicherry who, as a facilitating centre, shall make necessary arrangements.

17. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

18. For further details, KRISHNAIAH ANUMULA PH: 9489045775 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./ support.ebkray@procure247.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.

Date: 31-10-2026
Place: NEYVELI

AUTHORISED OFFICER

केनरा बैंक For CANARA BANK

प्राधिकृत अधिकारी Authorised Officer

BLOCK 6 NEYVELI TOWNSHIP NEYVELI 607803

PH: 9489045775,Mail: cb1269@canarabank.com

Confidential

Internal

INLAND SPEED POST DOCUMENT

POD

ET789609307IN

Dely Office & Pincode:Neyveli 2 S.O(607802)

Booking Office: Block 5 Neyveli S.O (607803)
Counter No. 1, 02-11-2026 12:50:47
GSTNo.33AAAGT0405R1Z6 BkgRefID: 29661859021126319 83
ChargedWeight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid 67.00(Base Tariff-Rs.57 Tax-Rs.10) (CGST:5.00 SGST:5.00 POD-Rs.10)
ModeofPayment:SQ

Sender	Receiver
CANARA BANK Mobile No.9443262652 BLOCK 6 NEYVELI CUDDALORE TAMIL NADU-607803	M/S ROYAL BELT TRADERS Mobile No.9345177555 MAIN ROAD PERIYAKURICHI CUDDALORE TAMIL NADU-607802

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6984789609307
In case of any complaint, please visit https://cnn.indiapost.gov.in/customer
Go Green!!! Opt for eReceipts, ePOD
This is system generated document, no manual signature required
02-11-2026 12:51:32

INLAND SPEED POST DOCUMENT

POD

ET789609315IN

Dely Office & Pincode:Neyveli 2 S.O(607802)

Booking Office: Block 5 Neyveli S.O (607803)
Counter No. 1, 02-11-2026 12:50:47
GSTNo.33AAAGT0405R1Z6 BkgRefID: 29661859021126319 83
ChargedWeight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid 67.00(Base Tariff-Rs.57 Tax-Rs.10) (CGST:5.00 SGST:5.00 POD-Rs.10)
ModeofPayment:SQ

Sender	Receiver
CANARA BANK Mobile No.9443262652 BLOCK 6 NEYVELI CUDDALORE TAMIL NADU-607803	MR HYDER ALI S M Mobile No.1234567890 MAIN ROAD PERIYAKURICHI CUDDALORE TAMIL NADU-607802

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6984789609315
In case of any complaint, please visit https://cnn.indiapost.gov.in/customer
Go Green!!! Opt for eReceipts, ePOD
This is system generated document, no manual signature required
02-11-2026 12:50:53

INLAND SPEED POST DOCUMENT

POD

ET789609063IN

Dely Office & Pincode:Neyveli 2 S.O(607802)

Booking Office: Block 5 Neyveli S.O (607803)
Counter No. 1, 02-11-2026 12:43:56
GSTNo.33AAAGT0405R1Z6 BkgRefID: 29661859021126066 26
ChargedWeight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid 67.00(Base Tariff-Rs.57 Tax-Rs.10) (CGST:5.00 SGST:5.00 POD-Rs.10)
ModeofPayment:SQ

Sender	Receiver
CANARA BANK Mobile No.9443262652 BLOCK 6 NEYVELI CUDDALORE TAMIL NADU-607803	MRS UMMAL HABEEBA Mobile No.1234567890 PERIYAKURICHI CUDDALORE TAMIL NADU-607802

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6984789609063
In case of any complaint, please visit https://cnn.indiapost.gov.in/customer
Go Green!!! Opt for eReceipts, ePOD
This is system generated document, no manual signature required

INLAND SPEED POST DOCUMENT

POD

ET789609196IN

Dely Office & Pincode:Neyveli 2 S.O(607802)

Booking Office: Block 5 Neyveli S.O (607803)
Counter No. 1, 02-11-2026 12:43:56
GSTNo.33AAAGT0405R1Z6 BkgRefID: 29661859021126066 26
ChargedWeight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid 67.00(Base Tariff-Rs.57 Tax-Rs.10) (CGST:5.00 SGST:5.00 POD-Rs.10)
ModeofPayment:SQ

Sender	Receiver
CANARA BANK Mobile No.9443262652 BLOCK 6 NEYVELI CUDDALORE TAMIL NADU-607803	MRS PRAVEEN BEGUM Mobile No.1234567890 BAKTHA NAGAR PERIYAKURICHI CUDDALORE TAMIL NADU-607802

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6984789609196
In case of any complaint, please visit https://cnn.indiapost.gov.in/customer
Go Green!!! Opt for eReceipts, ePOD
This is system generated document, no manual signature required

INLAND SPEED POST DOCUMENT

POD

ET789609182IN

Dely Office & Pincode:Tirupadiripuliyur S.O(607002)

Booking Office: Block 5 Neyveli S.O (607803)
Counter No. 1, 02-11-2026 12:43:56
GSTNo.33AAAGT0405R1Z6 BkgRefID: 29661859021126066 26
ChargedWeight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid 67.00(Base Tariff-Rs.57 Tax-Rs.10) (CGST:5.00 SGST:5.00 POD-Rs.10)
ModeofPayment:SQ

Sender	Receiver
CANARA BANK Mobile No.9443262652 BLOCK 6 NEYVELI CUDDALORE TAMIL NADU-607803	MR SYED UMAR Mobile No.1234567890 VANDIPALAYAM ROAD CHITTI BABU COMPLEX CUDDALORE TAMIL NADU-607002

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6984789609182
In case of any complaint, please visit https://cnn.indiapost.gov.in/customer
Go Green!!! Opt for eReceipts, ePOD
This is system generated document, no manual signature required

INLAND SPEED POST DOCUMENT

POD

ET789609050IN

Dely Office & Pincode:Neyveli Sub Dn(607801)

Booking Office: Block 5 Neyveli S.O (607803)
Counter No. 1, 02-11-2026 12:50:47
GSTNo.33AAAGT0405R1Z6 BkgRefID: 29661859021126319 83
ChargedWeight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA H:NA)
AmountPaid 67.00(Base Tariff-Rs.57 Tax-Rs.10) (CGST:5.00 SGST:5.00 POD-Rs.10)
ModeofPayment:SQ

Sender	Receiver
CANARA BANK Mobile No.9443262652 BLOCK 6 NEYVELI CUDDALORE TAMIL NADU-607803	MR SRIDHARAN Mobile No.1234567890 CONVEYAR STREET BLOCK 24 NEYVELI CUDDALORE TAMIL NADU-607801

Track on www.indiapost.gov.in OR Dial 18002666868 : IVR NO : 6984789609050
In case of any complaint, please visit https://cnn.indiapost.gov.in/customer
Go Green!!! Opt for eReceipts, ePOD
This is system generated document, no manual signature required
02-11-2026 12:51:43

Internal