കനറാ ബാങ്ക് केनरा बैंक Canara Bank
Syndicate

संदर्भ सं./ Ref: 7909/SARMB/TVM/SN/RN/NOV2026/FACTOR CONCEPT

दिनांक/Date: 04.11.2026

TO

BORROWER/ GUARANTOR/MORTGAGOR

M/S Factor Concept Food Innovations Pvt Ltd (F 104) Plot No A36A Kinfra International Apperal Park Thumba Menamkulam Trivandrum 695586	Smt Zeenath Ismail (F 104) W/o Faiaz Manzoor Flat No Ivb Agastya Apts Vadayakad Kunukuzhy Trivandrum695035
Smt Jabeen S (F 104) W/o Feroz Manzoor Praiii 1Tc49 325 Kalippankulam Kamaleswaram Trivandrum 695009	Sri Feroz Manzoor (F 104) S/o Manzoor Sait Artech Samrudhi Syam Manor 27 360 21 Vanchiyoor Po Trivandrum 695035
Smt Sajeena Beevi A R (F 104) Hakkim Manzil Kochuvilakaa Vavaraambalam Pothencode P O Trivandrum 695584	Sri Abdul Latheef M (F 104) Near Farmers Bank Pothencode Iroorpara Trivandrum – 695582
Sri Noushad A (F 104) S/o Asanarupillai Sajeena Manzil Chanthakkunnu, Pangode Trivandrum, 695609	

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.

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As you are aware Canara Bank has 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 Asset Recovery Management Branch Thiruvananthapuram** Branch 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 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,

Authorised Officer
Canara Bank

ENCLOSURE – SALE NOTICE
(Auction Sale Notice for Immovable properties)

Authorised Officer
CANARA BANK

केनरा बैंक | CANARA BANK
एस.ए.आर.एम. शाखा
तिरुवनंतपुरम
SARM BRANCH THIRUVANANTHAPURAM

സ്പെഷ്യാലിസ് അസറ്റ് റിക്കവറി മാനേജ്മെന്റ് ബ്രാഞ്ച്, തിരുവനന്തപുരം കാനറ ബാങ്ക് സർക്കിൾ ഓഫീസ്ബിൽഡിംഗ് മൂന്നാം നില ടിസി 26/173(1), എംജി റോഡ്, സ്പെൻസർ ജംഗ്ഷൻ, തിരുവനന്തപുരം 695001	विशेषीकृत आस्ति वसूली प्रबंधन शाखा तिरुवनंतपुरम तृतीय तल केनरा बैंक अंचल कार्यालय बिल्डिंग स्पेनसर जंक्शन, एम जी रोड तिरुवनंतपुरम 695001	Specialized Asset Recovery Management Branch Trivandrum Third Floor Canara Bank Circle Office Building TC 26/173(1) MG Road, Spencer Junction , Trivandrum 695001	: 0471 2324797 : 9037756600 cb7909@canarabank.com Web : www.canarabank.com

(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH 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) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on 27.11.2026 for recovery of Rs. 4,14,39,794/-(Rupees Four Crore Fourteen Lakhs Thirty Nine Thousand Seven Hundred and Ninety Four Only) as on 10.09.2026 plus further interest along with suit expenses and other charges due to Specialised Asset Recovery Management Branch of Canara Bank from 1) M/S Factor Concept Food Innovations Pvt Ltd, Plot No A36A, Kinfra International Apperal Park, Thumba Menamkulam, Trivandrum 695586, 2) Smt Zeenath Ismail, W/o Faiaz Manzoor, Flat No Ivb Agastya Apts, Vadayakad Kunukuzhy, Trivandrum - 695035, 3) Smt Jabeen S, W/o Feroz Manzoor, Praiii 1 TC 49 325, Kalippankulam, Kamaleswaram, Trivandrum 695009, 4) Sri Feroz Manzoor, S/o Manzoor Sait, Artech Samrudhi, Syam Manor, 27 360 21 Vanchiyoor PO, Trivandrum 695035, 5) Smt Sajeena Beevi A R, Hakkim Manzil, Kochuvilakaa, Vavaraambalam, Pothencode P O, Trivandrum 695584, 6) Sri Abdul Latheef M, Firoz Manzil, Near Farmers Bank, Pothencode Iroorpara, Trivandrum - 695582 and 7) Sri Noushad A, S/o Asanaru Pillai, Sajeena Manzil Chanthakkunnu, Pangode, Trivandrum - 695609.

The reserve price will be and the earnest money deposit will as below

	Reserve Price	Earnest Money Deposit(EMD)
Property 1	**Rs.72,00,000/- (Rupees Seventy Two Lakhs Only)**	**Rs.7,20,000/- (Rupees Seven Lakhs Twenty Thousand Only)**
Property 2	**Rs.50,00,000/- (Rupees Fifty Lakhs Only)**	**Rs.5,00,000/- (Rupees Five Lakhs Only)**
Property 3	**Rs.17,00,000/-(Rupees Seventeen Lakhs Only)**	**Rs.1,70,000/- (Rupees One Lakh Seventy Thousand Only)**
Property 4	**Rs.36,50,000/-(Rupees Thirty Six Lakhs Fifty Thousand Only)**	**Rs.3,65,000/- (Rupees Three Lakhs Sixty Five Thousand Only)**

1	Name and Address of the Secured Creditor	**Canara Bank , Specialized Asset Recovery Management branch Thiruvananthapuram**
2	Name and Address of the Borrower /Guarantor	**M/S Factor Concept Food Innovations Pvt Ltd** Plot No A36A Kinfra International Apperal Park Thumba Menamkulam Trivandrum 695586 **Smt Zeenath Ismail** W/o Faiaz Manzoor

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		Flat No Ivb Agastya Apts Vadayakad Kunukuzhy Trivandrum695035 **Smt Jabeen S** W/o Feroz Manzoor Praiii 1 Tc49 325 Kalippankulam Kamaleswaram Trivandrum 695009 **Sri Feroz Manzoor** S/o Manzoor Sait Artech Samrudhi Syam Manor 27 360 21 Vanchiyoor Po Trivandrum 695035 **Smt Sajeena Beevi A R** Hakkim Manzil Kochuvilakaa Vavaraambalam Pothencode P O Trivandrum 695584 **Sri Abdul Latheef M** Near Farmers Bank Pothencode Iroorpara Trivandrum – 695582 **Sri Noushad A** S/o Asanaru Pillai Sajeena Manzil Chanthakkunnu, Pangode Trivandrum, 695609
3	**Total liabilities**	Rs. 4,14,39,794/-(Rupees Four Crore Fourteen Lakhs Thirty Nine Thousand Seven Hundred and Ninety Four Only) as on 10.09.2026 plus further interest along with suit expenses and other legal charges
4	a)Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	Online M/s PSB Alliance (BAANKNET) **27.11.2026** between **11.30 AM and 12.30 PM** (With unlimited extension of 5 minutes duration each till sale is concluded) Online portal **https://baanknet.com/**

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5	Details of Property/ies	**Property 1** *All that part and parcel of 3.60 ares of land all other things comprised in Survey No 6981 in Block No: 221, Re Survey No 30 (3.05 ares), 68 (0.55 ares) of land in Kollam West village, Kollam Taluk, Kollam District owned by Sri Feroz Manzoor through Deed no: 896/2019 of Kollam SRO* *Boundaries as per Title Deed* *NORTH — Property of K.P.Sreekumar, Gopalakrishna Pillai* *SOUTH — Road* *EAST — Properties of Rajan and Shahul Hameed* *WEST — Properties of K.P.Sreekumar and Aisha Bhai* **Property 2** The Lease Hold Rights of 18 cents of land with building and all other things comprised in Re Survey No 307/3 of land in Block No: 10 of Menamkulam Village, Thiruvananthapuram Taluk, Thiruvananthapuram District owned by M/s FACTOR CONCEPT FOOD INNOVATIONS PVT LTD vide Lease deed no:3664/18 dated 17.12.2018 of Kazhakuttom SRO - Lease period is for 25 years & 6 months from 23.10.2018 (KINFRA) Boundaries as per Title Deed NORTH — Property of KINFRA SOUTH — Property of KINFRA EAST — Property of KINFRA WEST — Panchayath Road

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കാനറ ബാങ്ക് സർക്കിൾ ഓഫീസ്ബിൽഡിംഗ്
മൂന്നാം നില
ടിസി 26/173(1), എംജി റോഡ്, സ്പെൻസർ ജംഗ്ഷൻ, തിരുവനന്തപുരം
695001

विशेषीकृत आस्ति वसूली प्रबंधन शाखा
तिरुवनंतपुरम
तृतीय तल
केनरा बैंक अंचल कार्यालय बिल्डिंग
स्पेनसर जंक्शन, एम जी रोड
तिरुवनंतपुरम
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Specialized Asset Recovery Management Branch
Trivandrum
Third Floor Canara Bank Circle Office Building
26/173(1) MG Road, Spencer Junction
Trivandrum 695001

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		Property 3 All that part and parcel of 6.07 Ares (15 cents) of land and all other things comprised in Survey No 624 in Block No: 26, Re Survey No 351/12-1-2 of Nellanad Village, NedumangaduTaluk, Thiruvananthapuram District owned by Sri Abdul Latheef M through Sale deed no: 1231/2014 of Vamanapuram SRO Boundaries as per Title Deed NORTH: Property of Vikraman Nair SOUTH: Pathway EAST: Panchayath Road WEST: Property of Lathakumari and Nandan	
		Property 4 All that part and parcel of 81.75 ares (02.02 acres) of property and all other things comprised in Re Survey No 4419/4-1-2 (0.81 ares), 4419/4-1 (7.28 ares), 4419/3 (63.54 ares), 4419/4-1-1 (10.12 ares) of Pangode village, Nedumangaud Taluk, Thiruvananthapuram District owned by Sri Noushad S & Smt Sajeena Beevi through sale deed no.2880/2004 & 824/2011 of Kallara SRO Boundaries as per Title Deed NORTH: Property of Shanmughanassari, Vasantha, Krishnanassari, Jagadamma SOUTH: Property of Abdul Basheer, Noushad, Mohammed Musthafa & Pathway EAST: Property of Ayoob WEST: Property of Nabeeza Beevi		
6	Reserve Price	**Property 1**	**Rs.72,00,000/- (Rupees Seventy Two Lakhs Only)**
		Property 2	**Rs.50,00,000/- (Rupees Fifty Lakhs Only)**
		Property 3	**Rs.17,00,000/-(Rupees Seventeen Lakhs Only)**
		Property 4	**Rs.36,50,000/-(Rupees Thirty Six Lakhs Fifty Thousand Only)**
7	Earnest Money Deposit	**Property 1**	**Rs.7,20,000/- (Rupees Seven Lakhs Twenty Thousand Only)**
		Property 2	**Rs.5,00,000/- (Rupees Five Lakhs Only)**
		Property 3	**Rs.1,70,000/- (Rupees One Lakh Seventy Thousand Only)**

സ്പെഷ്യാലിസ് അസറ്റ് റിക്കവറി
മാനേജ്മെന്റ് ബ്രാഞ്ച്, തിരുവനന്തപുരം
കാനറ ബാങ്ക് സർക്കിൾ ഓഫീസ്ബിൽഡിംഗ്
മൂന്നാം നില
ടിസി 26/173(1), എംജി റോഡ്, സ്പെൻസർ
ജംഗ്ഷൻ, തിരുവനന്തപുരം
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വിശേഷീകൃത ആസ്തി വസൂലി പ്രബന്ധന ശാഖ
തിരുവനന്തപുരം
തൃതീയ തല
കേനറാ ബൈക അംചല കാര്യാലയ ബില്ഡിംഗ
സ്പെനസർ ജംക്ഷന, എം ജി റോഡ
തിരുവനന്തപുരം
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		Property 4	**Rs.3,65,000/- (Rupees Three Lakhs Sixty Five Thousand Only)**
8	The property can be inspected Date & Time	On or before **26.11.2026** between 10.00 AM and 5.00 PM.	

9. Other terms and conditions

a. 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).

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected, with Prior appointment of the Authorized Officer , on or before **26.11.2026 between 10.00 am to 5.00 pm.**

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 7046612345/6354910172/ 8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) as per point 7 being 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 **26.11.2026**, 5.00 PM.

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". 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.25,000/-** (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, **Specialized Asset Recovery Management branch Thiruvananthapuram**, IFSC: **CNRB0007909**.

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 only), 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 eAuction 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.

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.

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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 or before **26.11.2026 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 contact Chief Manager, Canara Bank, **Specialized Asset Recovery Management branch Thiruvananthapuram** (Ph. No . 0471 2324797, 9037756600) e-mail id cb7909@canarabank.com, may be contacted during office hours on any working day 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: Trivandrum
Date: 04.11.2026

Authorised Officer
Canara Bank

Authorised Officer
CANARA BANK

CANARA BANK केनरा बैंक S.A.R.M. BRANCH THIRUVANANTHAPURAM

സ്പെഷ്യാലിസ് അസറ്റ് റിക്കവറി മാനേജ്മെന്റ് ബ്രാഞ്ച്, തിരുവനന്തപുരം
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ടിസി 26/173(1), എംജി റോഡ്, സ്പെൻസർ ജംഗ്ഷൻ, തിരുവനന്തപുരം
695001

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तिरुवनंतपुरम
तृतीय तल
केनरा बैंक अंचल कार्यालय बिल्डिंग
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