

Annexure – VIII to Cir. 23/2014

**KERALA GRAMIN BANK****Head Office: Malappuram****SALE NOTICE****SALE NOTICE OF MOVABLE/IMMOVABLE PROPERTIES BY eAUCTION UNDER****RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002**

Notice is hereby given to the effect 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 (Enforcement) Rules 2002, will be sold by holding public auction.

1. Name and address of the Secured creditor : Kerala Gramin Bank, **Peraladkam** Branch.
2. Name and address of the borrower:
  - (a) **JANARDHANAN.K, S/O PARAMESHWARAN, KOTTAKKAL HOUSE, PANAYAL PALLIKKARA, KOLATHURI (PO), KASARGOD (Dt) - 671541 (Borrower & Mortgagor)**
  - (b) **SUKUMARAN K S/O CHOYI MANIYANI, S/O CHOY MANIYANI, POYYAKKAL, KARIPPADAKAM, KOLATHURI (PO),KASARGOD (Dt) - 671541 (Co-Obligant/Guarantor)**
3. Total liabilities as on **15-06-2024** :Rs. **11,99,259.11/-** + Interest and Charges.
4. (a) Date & time of Auction :**31-07-2024**, 11.00 AM to 2.00 PM.  
(b) Place of e-Auction : M/S.C1 India Pvt. Ltd.,301, 1<sup>st</sup> Floor, Udyog Vihar-II, Gurgaon, Haryana – 122015,  
Web site: <https://www.bankeauctions.com>
5. Details of property/ies : **45 Cents** land and house building and all other things attached thereto in RS **135/111, 135/112** in **Peraladkam** village of **Kasaragod** Taluk in Kasaragod district.

**Boundaries**

**NORTH : PROPERTY OF KUNHIKANNAN**  
**EAST : PROPERTY OF PANCHAYATH ROAD**  
**SOUTH : PROPERTY OF BHASKARAN**  
**WEST : PROPERTY OF KUNHIRAMAN**

6. Reserve Price : Rs. **42,47,200**/- (Rupees Forty Two Lakhs and Forty Seven Thousand and Two Hundred Only) (mention separately for each property)

7. Other terms and conditions.

a. The property/ies will be sold in "AS IS WHERE 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 7(d) below.

b. The property/ies will not be sold below the Reserve Price.

c. The property can be inspected on **01-07-2024 to 22-07-2024**, between 11 AM and 4 PM.

d. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. **424720**/- (Rs. **Four Lakh Twenty Four Thousand Seven Hundred and Twenty** Only) being 10% of the Reserve Price, by way of DD favouring Authorised Officer, Kerala Gramin Bank, **Peraladkam** Branch or NEFT/RTGS to account number **405191013050114**, IFS code **KLGB0040519** on or before **29-07-2024** at 3.30 PM.

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

f. The successful bidder shall deposit 25% of the sale price (inclusive of the EMD already paid), immediately on the sale being knocked down in his/her favour and the balance within 15 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited.

g. All charges for conveyance, stamp duty and registration, etc. as applicable shall be borne by the successful bidder only.

h. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reasons thereof. For further details RO: R&L Wing/Branch, Phone: **9400999871/9400999955/9400999519**) may be contacted during office hours on any working day.

Place : Kasaragod.  
Date : **15-06-2024**.

**Authorised Officer**  
**Kerala Gramin Bank**