

E- AUCTION SALE NOTICE**E- AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

E- auction sale 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 e – auction.

1	Name and address of the secured Creditor	:	KERALA GRAMIN BANK, CHINGAVANAM BRANCH, CHINGAVANAM (PO) KOTTAYAM (DT) - 686531
2	Name of the Mortgagor	:	Sri. MIDHOSH KUMAR E M, S/O MADHANAN M M, ERAMBATHU MUNNOORIL CHIRA, KANJIRAM P O, KOTTAYAM DISTRICT – 686030 Smt. VEENA MIDHOSH, W/O MIDHOSH KUMAR, ERAMBATHU MUNNOORIL CHIRA, KANJIRAM P O, KOTTAYAM DISTRICT – 686030
3	Name and address of the borrower	:	Sri. MIDHOSH KUMAR E M, S/O MADHANAN M M, ERAMBATHU MUNNOORIL CHIRA, KANJIRAM P O, KOTTAYAM DISTRICT – 686030 Smt. VEENA MIDHOSH, W/O MIDHOSH KUMAR, ERAMBATHU MUNNOORIL CHIRA, KANJIRAM P O, KOTTAYAM DISTRICT – 686030
4	Total liabilities as on	:	06-07-2024 , Rs. 5,79,220/- (Rupees Five Lakh Seventy Nine Thousand Two Hundred and Twenty only) plus interest and cost
5	a) Date & time of Auction	:	31.08.2024, 10 AM to 11 AM
	b) Website platform for Auction	:	https://www.bankeauctions.com
6	Details of property/ies	:	All that part and parcel of property consisting of 2.02 Ares and all other things attached thereto in Survey No 543/2/3 of Nattakom Village of Kottayam Taluk of Kottayam District <u>Bounded</u> on the East : Property of Sajimon P P on the West : Property of S Deepu & Nikhila Govindan on the North : Municipal Road on the South : Property of K C Cherian
7	Reserve price	:	Rs. 11,39,000/- (Rupees Eleven Lakh Thirty Nine Thousand Only)
8	Increase in Bid amount	:	Rs. 10,000/-

9. Other terms and conditions:

- The property/ies will be sold on “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 8 (d) below
- The property/ies will not be sold below the reserve price.
- The property can be inspected on **28.08.2024 between 10 AM to 11 AM**
- The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. **1,13,900/- (Rupees One Lakh Thirteen Thousand and Nine Hundred Only)** being 10% of the reserve price, by way of DD favouring Authorised Officer, Kerala Gramin Bank, Regional Office, Kottayam OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Kerala Gramin Bank, Chingavanam Branch, IFSC-KLGB0040685, Account Number-406851013050114 on or before **27.08.2024, 4 pm**
- Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor
- The successful bidder shall deposit 25% of the sale price (inclusive of 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.
- All charges for conveyance, stamp duty registration and TDS etc. as applicable shall be borne by the successful Bidder only
- Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof

10	Auction Service Provider	M/s. C1 India Pvt. Ltd. 301, 1st Floor, Udyog Vihar-II, Gurgaon, Haryana – 122015
11	Website	https://www.bankeauctions.com

For further details, Authorised Officer, KGB RO Kottayam (94009 99848) / Chingavanam Branch (94009 99685) / HO RL& FP Wing (94009 99020) / auction service provider (+917418281709/0124-4302000) may be contacted during office hours on any working day.

Place : Kottayam
Date : 18-07-2024

Authorised Officer
Kerala Gramin Bank