

**KERALA GRAMIN BANK**  
**Head Office: Malappuram**

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

**E AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER  
SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND  
ENFORCEMENT OF SECURITY INTEREST ACT 2002 READ WITH PROVISION TO RULE  
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 KERALA GRAMIN BANK, **UDIYANKULANGARA BRANCH** (Secured Creditor) the Possession of which has been taken by the Authorised officer of **Kerala Gramin Bank**, will be sold on “**As is where is**”, “**As is what is**” and “**Whatever there is**” basis on **18-12-2024** for recovery of respective dues with future interest and costs to the **Kerala Gramin Bank** as mentioned below.

1. Name and address of the Secured creditor: **Kerala Gramin Bank,**  
**UDIYANKULANGARA BRANCH**
2. Name and address of the borrowers / Guarantors :
  1. Joy George P C, S/o Chacko P M  
Mercy Cottage, Adventpuram, Dhanuvachapuram PO  
Thiruvananthapuram-695503
  2. Pramod J George, S/o joy George  
Mercy Cottage, Adventpuram, Dhanuvachapuram PO  
Thiruvananthapuram-695503
- 2.1 Name of Mortgagor :

Joy George P C, S/o Chacko P M  
Mercy Cottage, Adventpuram, Dhanuvachapuram PO  
Thiruvananthapuram-695503
3. Total liabilities :
  1. 34815324000914 –Rs 15,91,563.07 + interest from 18-10-2024 and other incidental charges, legal charges and cost.
  2. 34815340002616 –Rs 29,529.26 + interest from 14-10-2024 and other incidental charges, legal charges and cost.
4. (a) Date & time of E-Auction : **18-12-2024 , Between 11:00 AM and 11:45 AM.**  
(b) Auction service provider: M/s C1 India Pvt Ltd, 301, 1<sup>st</sup> Floor, Udyog Vihar-II  
Gurgaon, Haryana-122015  
(c) Portal of E-auction : **<https://www.bankeauctions.com>**

5. Details of properties : 5.5 Cents of landed property with building in ReSurvey No 256/8-1 in Kollayil (part) Village, Neyyattinkara Taluk, Amaravila SRO, Thiruvananthapuram District

**Boundaries** :North : Property of Nesamony  
South : Canal  
East : Property of Vijayamma  
West : Lane

6. Reserve Price: **Rs.26,10,000/-** (Rupees Twenty six lakhs and ten thousand only) Bid Increment Rs:10000/- (Ten Thousand only)

7.Other terms and conditions

a. The properties will be sold in “**AS IS WHERE IS**” condition, including encumbrances if any. (There are no encumbrances to the knowledge of the bank.)

b. The properties will not be sold below the Reserve Price.

c. The property can be inspected on prior appointment on 16-12-2024 between 11:00AM and 01:00PM.

d. The intending bidders shall deposit bid application with Earnest Money Deposit(EMD) of **Rs.2,61,000/- (Rupees two lakh sixty one thousand only )**Being 10% of the reserve price at **KERALA GRAMIN BANK, UDIYANKULANGARA BRANCH**,by way of DD favouring **Authorised Officer**, Kerala Gramin Bank or by NEFT/RTGS to account 403481013050114, IFSC: KLGB0040348 on or before 16-12-2024 5:00 p.m.

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 reason.if any

For further details Regional Office, Kerala Gramin Bank , Trivandrum (Phone No: 04712337875 ,9400999966 9400999399,9400999348)may be contacted during office hours on any working day

Place : Thiruvananthapuram  
Date : 05-11-2024

**Authorised Officer**

**Kerala Gramin Bank**