

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, NEENDUNOKKI BRANCH** (Secured Creditor) the **Symbolic Possession** of which has been taken by the Authorised officer of **KERALA GRAMIN BANK on 19-01-2024**, will be sold on "As is where is", "Whatever there is" for recovery 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, NEENDUNOKKI Branch

2. Name and address of the borrower/Guarantor/Mortgager:

LATE KURIAKOSE PM PUNNAKKAPADAVIL (CUST ID: 491280633), S/O MATHEW, PUNNAKKAPADAVIL HOUSE, OTTAPLAVU, KOTTIYUR (PO), KANNUR (Dt) – 670651 REPRESENTED BY LEGAL HEIRS

- 1 SHEEBA KURIAN W/O KURIAKOSE P M, PUNNAKKAPADAVIL HOUSE, OTTAPLAVU KOTTIYUR (PO), KANNUR (Dt) – 670651**
- 2 TOJU KURIAN S/O KURIAKOSE P M, PUNNAKKAPADAVIL HOUSE, OTTAPLAVU KOTTIYUR (PO), KANNUR (Dt) – 670651**
- 3 TESSY KURIAN D/O KURIAKOSE P M, PUNNAKKAPADAVIL HOUSE, OTTAPLAVU KOTTIYUR (PO), KANNUR (Dt) – 670651**
- 4 TINSA KURIAN D/O KURIAKOSE P M, PUNNAKKAPADAVIL HOUSE, OTTAPLAVU KOTTIYUR (PO), KANNUR (Dt) – 670651**
- 5 TILNA KURIAKOSE D/O KURIAKOSE P M, PUNNAKKAPADAVIL HOUSE, OTTAPLAVU KOTTIYUR (PO), KANNUR (Dt) – 670651**

3. Total liabilities:

MSMCC (MSMCC) 40489131007338 – Rs 8,42,965.08 /- interest from 31/05/2024 and other Incidental charges, legal charges and cost.

4. (A) Date & time of E-Auction:

20-07-2024, Between 11:00 Am and 01:00PM.

(b) Auction service provider:

M/s C1 India Pvt. Ltd, 301, 1st Floor, Udyog Vihar-II ,Gurgaon , Haryana -122015

(c) Portal of E-Auction:

<https://www.bankeauctions.com/>

5. Details of property/ies:

a) The property consisting of **0.0405 hectares** of land in the name of **LATE KURIAKOSE PM PUNNAKKAPADAVIL** RE SURVEY NUMBER: **1188/3** of **KOTTIYOOR** village within the registration sub-district **PERAVOOR** of **KANNUR** District.

Boundaries:

As per tittle deed

- | | |
|---------|------------------------------|
| - NORTH | : PANCHAYATH ROAD |
| - EAST | : STREAM |
| - SOUTH | : IN POSSESSION OF INDIRA |
| - WEST | : IN POSSESSION OF KURIAKOSE |

b) The property consisting of **0.0202 hectares** of land in the name of **Sri. KURIAKOSE PM PUNNAKKAPADAVIL** RE SURVEY NUMBER: **1188/3** of **KOTTIYOOR** village within the registration sub-district **PERAVOOR** of **KANNUR** District.

Boundaries:

As per title deed

- NORTH : PANCHAYATH ROAD
- EAST : IN POSSESSION OF KURIAKOSE
- SOUTH : PATHWAY AND IN POSSESSION OF KAITHAKATTIL RAMANI
- WEST : IN POSSESSION OF KUNNATH SASI

Boundaries: As per latest valuation report (0.0607 H)

- NORTH : PANCHAYATH ROAD
- EAST : DRAINAGE
- SOUTH : PROPERTY OF INDHIRA AND REMANAN
- WEST : PROPERTY OF VIJAYAN

6. Reserve Price:

Rs 27,00,000/- (Rupees **Twenty Seven** Lakhs only).

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.)
 - b. The property/ies will not be sold below the Reserve Price.
 - c. The property can be inspected on prior appointment with Authorised officer on any working day between 11:00AM and 01:00PM.
 - d. The bid increase amount will be Rs.10000/-.
 - e. The intending bidders shall deposit bid application with Earnest Money Deposit (EMD) of **Rs 2,70,000 /-** (Rupees **Two** lakhs and **Seventy** Thousand only) being 10% of the Reserve Price at **KERALA GRAMIN BANK, NEENDUNOKKI** branch, by way of DD favouring Authorised Officer, **KERALA GRAMIN BANK** or by NEFT/RTGS to account 404891013050114, IFSC: KLGB0040489, on or before 18.07.2024 at 05:00 p.m.
 - f. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Secured creditor.
 - g. 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.
 - h. All charges for conveyance, stamp duty and registration, etc. as applicable shall be borne by the successful bidder only.
 - i. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reasons thereof.
- For further details Regional Office, **KERALA GRAMIN BANK**, KANNUR 2 (Phone No: 9400999398, 9400999968) may be contacted during office hours on any working day.

Place: Kannur
Date: 12-06-2024

Authorised Officer
KERALA GRAMIN BANK