

**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, KANNOTH BRANCH (Secured Creditor) the **Symbolic Possession** of which has been taken by the Authorised officer of **Kerala Gramin Bank on 22-11-2022**, 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, Kannoath Branch**
2. Name and address of the borrower/Guarantor/Mortgager
  1. Sri. Jaison Joseph S/o Joseph Pulakudiyil Vattachuvadu Chembu Kadavu PO Kozhikode (Dt) 673580
3. Total liabilities : HLRHF 14515377000216 Rs.8,61,963/- with interest from 07.12.2022  
: KCC01 40145131013515 Rs.29,284/- with interest from 30.09.2022  
Along with other incidental charges, legal charges and cost.
4. (a) Date & time of E-Auction : **31.01.2023 , Between 11:00 AM and 2:00PM.**  
(b) Auction service provider: M/s Canbank Computer service Ltd,No: 218, J P Royale, 1st Floor, Sampige Road, Malleswaram,Bengaluru-560003  
(c) Portal of E-auction : <https://indianbankseuction.com/>
5. Details of property : 26.5 Cents of landed property and other things attached in Sy No.15/1 In Kodencheri Village, SRO- Kodencheri, Kozhikode District.

**Boundaries:**

Property - NORTH : Chandran Vaka 1 ½ Centu Stalam  
SOUTH : Padinjarepurackal Augusthy Vaka  
EAST : Panchayathu Road  
WEST : Panchayathu Road

6. Reserve Price: **Rs.14,77,800/-(Rupees Fourteen Lakh Seventy Seven Thousand and Eight Hundred 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 02:00PM.
  - d. The Bid increase amount will be Rs.10000/-  
The intending bidders shall deposit bid application with Earnest Money Deposit(EMD) of Rs.1,47,780/- (Rupees One Lakh Fourty Seven Thousand Seven Hundred and Eighty only) being 10% of the Reserve Price at Kerala Gramin bank, Kannoath branch, by way of DD favouring Authorised Officer, Kerala Gramin Bank or by NEFT/RTGS to account 401451013050114, IFSC: KLGB0040145, on or before 30.01.2023 at 05:00 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 reasons thereof.

For further details Regional Office, Kerala Gramin Bank , Kalpetta ,Wayanadu dist. (Phone No: 04936-206166 , 9400999393,940099951) may be contacted during office hours on any working day.

Place : Kalpetta  
Date : 28-12-2022

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