

**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, KALPETTA BRANCH (Secured Creditor) the **Symbolic Possession** of which has been taken by the Authorised officer of **Kerala Gramin Bank on 03.11.2022**, 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, Kalpetta Branch**
2. Name and address of the borrower/Guarantor/Mortgager
  - 1 **Smt. Minimol TG W/O Shanmughan Vishnu Sadanam M P Nagar Kalpetta Kalpetta PO Wayanad Dt 673121**
  - 2 **Sri. Shanmukhan V S/O Vellakutty Vishnu Sadanam M P Nagar kalpetta PO Wayanad 673121**
3. Total liabilities : HLUHF 20515378000115 Rs. 2,55,570/- with interest from 29-12-2022  
Along with other incidental charges, legal charges and cost.
4. (a) Date & time of E-Auction : **04.03.2023 , 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 : 3 Cent of landed property and other things attached in Sy No. 448/17  
In Kalpetta Village, SRO- Vythiri, Wayanad District.

**Boundaries:**

- NORTH : Property Possessed By kunhali
- SOUTH : Path Way
- EAST : Property Possessed By Aboobacker
- WEST : Property Possessed By Kolavayal Baby

6. Reserve Price: **Rs.4,31,000/- (Rupees Four Lakh and Thirty One Thousand 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.43,100/- (Rupees Fourty Three Thousand and One Hundred only) being 10% of the Reserve Price at Kerala Gramin bank, Kalpetta branch, by way of DD favouring Authorised Officer, Kerala Gramin Bank or by NEFT/RTGS to account 402051013050114, IFSC: KLGB0040205, on or before 03.03.2023 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 : 31-01-2023

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