

**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, **VATTAPPARA 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 **27-03-2025** 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,  
Vattappara Branch**

2. Name and address of the borrowers / Guarantors :

1. Nikhila Raju, W/o Manoj  
Keezhpachal Charuvila Veedu, Idukkumthala  
Konchira PO, Thiruvananthapuram-695615

2. Manoj S, S/o Sivanadhan  
Panthavila Veedu, Idukkumthala  
Konchira PO, Thiruvananthapuram-695615

3. Suseela K, W/o Raju  
Keezhpachal Charuvila Veedu, Idukkumthala  
Konchira PO, Thiruvananthapuram-695615

2.1 Name of Mortgagor :

Nikhila Raju, W/o Manoj  
Keezhpachal Charuvila Veedu, Idukkumthala  
Konchira PO, Thiruvananthapuram-695615

3. Total liabilities :

65515324004817 –Rs 3,29,238.91 + interest from 14-02-2025 and other incidental charges, legal charges and cost.

4. (a) Date & time of E-Auction : **27-03-2025 , Between 11:00 AM and 11:45 AM.**

(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 properties : 5 cents of property in ReSurvey No 209/11-1 in Vembayam Village, Nedumangad Taluk, Kanyakulangara SRO, Thiruvananthapuram District

**Boundaries :**

North : Properties of Appukuttan and Suseela  
East : Bund and Drain  
South : Property of Rajani and Private Bund  
West : Property of Maniyan

6. Reserve Price: **Rs.2,49,500/-** (Rupees Two Lakh Fourty Nine Thousand and Five Hundred only) Bid Increment Rs:10000/-

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 25-03-2025 between 11:00AM and 01:00PM.

d. The intending bidders shall deposit bid application with Earnest Money Deposit(EMD) of **Rs.24,950/- (Rupees Twenty Four Thousand Nine Hundred and Fifty only )**Being 10% of the reserve price at KERALA GRAMIN BANK, VATTAPPARA BRANCH, by way of DD favouring **Authorised Officer**, Kerala Gramin Bank or by NEFT/RTGS to account 406551013050114, IFSC: KLGB0040655 on or before 25-03-2025 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 9400999399,9400999655)may be contacted during office hours on any working day

Place : Thiruvananthapuram  
Date : 18-02-2025

**Authorised Officer**

**Kerala Gramin Bank**