

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, KALLIKANDY BRANCH** (Secured Creditor) the **Symbolic Possession** of which has been taken by the Authorised officer of **KERALA GRAMIN BANK on 16-05-2024**, 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, KALLIKANDY Branch

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

1. **RAMESHAN A K (CUST ID: 491107140; MAIN HOLDER), S/O KUNHIRAMAN , ANAKUZHUYULLATHIL HOUSE, NETHAJI ROAD, PATHICKAL ROAD, CHERUPARAMBA (PO), KANNUR (Dt) - 670693**
2. **ANIL KUMAR K K (CUST ID: 492529131; GUARANTOR), S/O KRISHNAN K K , KRISHNALAYAM KANDANKODANTAVIDA, PATHIKKAL ROAD ,CHERUPARAMBA (PO), KANNUR (Dt) - 670693**
3. **LATE NANU M (CUST ID: 491097598; GUARANTOR), S/O POTAN , MUTHAREENTAVIDE CHERUPPARAMBU CHERUPARAMBA (PO), KANNUR (Dt) – 670693 REPRESENTED BY LEGAL HEIRS**
 - a. **NARAYANI W/O LATE NANU, MUTHAREENTAVIDE, CHERUPPARAMBU CHERUPARAMBA (PO),KANNUR (Dt) -670693**
 - b. **LATHEESH S/O LATE NANU , MUTHAREENTAVIDE, CHERUPPARAMBU CHERUPARAMBA (PO),KANNUR (Dt) -670693**
 - c. **AJITHA D/O LATE NANU , MUTHAREENTAVIDE, CHERUPPARAMBU CHERUPARAMBA (PO),KANNUR (Dt) -670693**
 - d. **GEETHA D/O LATE NANU , MUTHAREENTAVIDE, CHERUPPARAMBU CHERUPARAMBA (PO),KANNUR (Dt) -670693**
 - e. **SHISHIRA D/O LATE NANU , MUTHAREENTAVIDE, CHERUPPARAMBU CHERUPARAMBA (PO),KANNUR (Dt) -670693**

3. Total liabilities : HLG (HLG) 44615324000815– Rs 7,28,664.10 /- interest from 14-06-2024 and other Incidental charges, legal charges and cost.
: GH (LA155) 44615324765507– Rs 1,77,576.72 /- interest from 20-05-2024 and other Incidental charges, legal charges and cost.

Apart from this borrower having following loan account which is not linked with this EM
KCC 40446131011100– Rs 54,431 /- interest from 31-03-2024 and other
Incidental charges, legal charges and cost.

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

30-07-2024, 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: The property consisting of **7.4 CENTS** of land in the name of **Sri. RAMESAN A K** in RE SURVEY NUMBER: **131/1B** of **KOLAVALLUR** village **KANNUR** district.

Boundaries:

As per tittle deed

- NORTH : 1ST THAKKU IN A SCHEDULE AND 1ST THAKKU IN B SCHEDULE
- EAST : OODUVAZHY
- SOUTH : 1ST THAKKU IN B AND C SCHEDULE AND OODUVAZHY
- WEST : 2ND THAKKU IN A SCHEDULE AND 2ND THAKKU IN B SCHEDULE

As per latest valuation report

- NORTH : PROPERTY OF SANTHA
- EAST :PATHWAY
- SOUTH :NETHAJI ROAD
- WEST :PROPERTY OF PURUSHOTHAMAN

6. Reserve Price: **Rs 38,27,700/-** (Rupees Thirty Eight Lakhs Twenty Seven Thousand and Seven 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 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 3,82,770/- (Rupees **Three** lakhs **Eighty Two** Thousand **Seven** hundred and **Seventy** only) being 10% of the Reserve Price at **KERALA GRAMIN BANK, KALLIKANDY** branch, by way of DD favouring Authorised Officer, **KERALA GRAMIN BANK** or by NEFT/RTGS to account 404461013050114, IFSC: KLGB0040446, on or before 28.04.2024 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: 21-06-2024

Authorised Officer
KERALA GRAMIN BANK