

**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 **24-11-2022**, 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, NEENDUNOKKI** Branch

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

1. SINOJ P B PANICHICKAL, S/O BOUSELLY, PANICHICKAL, KOTTIYOOR, KOTTIYUR (PO), KANNUR (Dt) – 67065
2. JESSY SINOJ (CUST ID: 492270512; JOINT HOLDER), W/O SINOJ PANACHICKAL, KARIMBUKANDAM KOTTIYUR (PO), KANNUR (Dt) – 670651
3. BAUSALLY PV PANACHICKAL (CUST ID: 491280966; CO-OBLIGANT), S/O VARGHESE PANACHICKAL H, KARIMBINKANDAM ,KOTTIYUR (PO), KANNUR (Dt)-670651
4. MATHAI TA THANATH (CUST ID: 491280411; CO-OBLIGANT), S/O ABRAHAM THANATH H, KOTTIYOOR P.O KOTTIYUR (PO), KANNUR (Dt) - 670651

3. **Total liabilities:**

- a) KCC (KCC01) 40489131002698– Rs 1,66,317 /- interest from 31-03-2024 and other Incidental charges, legal charges and cost.
- b) GHL (LA155) 48915324798913– Rs 11,05,100.83 /- interest from 26-05-2024 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:**

**PROPERTY 1**

The property consisting of **20 CENTS** of land in the name of **Sri. SINOJ P B PANICHICKAL** in R.S No. 2527/10 of **Kottiyoor** Village within the registration sub-district **Peravoor** of **Kannur** District.

a) **Boundaries as per tittle deed**

- |         |                                       |
|---------|---------------------------------------|
| - NORTH | : POSSESSION OF PULPALLY LISSY JOSEPH |
| - EAST  | : POSSESSION OF PULPALLY LISSY JOSEPH |
| - SOUTH | : PANCHAYATH ROAD                     |
| - WEST  | : REMAINING PROPERTY                  |

**As per latest valuation report**

- |         |                               |
|---------|-------------------------------|
| - NORTH | : PROPERTY OF LISSY JOSEPH    |
| - EAST  | :PROPERTY OF LISSY JOSEPH     |
| - SOUTH | :PANCHAYATH ROAD              |
| - WEST  | : PROPERTY OF SHAJI URUMKUTTE |

**PROPERTY 2**

The property consisting of **30 CENTS** of land in the name of **Sri. SINOJ P B PANICHICKAL** in R.S No. 2371/258 of **Kottiyoor**

Village within the registration sub-district **Peravoor** of **Kannur** District.

b) Boundaries as per tittle deed

- NORTH : PANCHAYATH ROAD
- EAST : REMAINING PROPERT
- SOUTH : REMAINING PROPERTY
- WEST : REMAINING PROPERTY

As per latest valuation report

- NORTH : PANCHAYATH ROAD AND PROPERTY OF SUNIL KUMAR
- EAST :PROPERT OF BOUSLY
- SOUTH : PROPERT OF BOUSLY
- WEST : PROPERTY OF SUNIL KUMAR AND BOUSLY

6. a) **Reserve Price:**

Rs **15,66,000/-** (Rupees **Fifteen** Lakhs and **Sixty Six** Thousand only). (FOR PROPERTY 1 )

Rs **2,70,000/-** (Rupees **Two** Lakhs and **Seventy** Thousand only). (FOR PROPERTY 2 )

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 **1,56,000/-** (Rupees **One** lakh and **Sixty Six** Thousand only) for property 1 and **27,000 /-** (Rupees **Twenty Seven** Thousand only) for PROPERTY 2

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: 14-06-2024

Authorised Officer  
**KERALA GRAMIN BANK**