



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, **NEDUMKANDAM 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", "Whatever there is"** basis on **27.03.2023** for recovery respective dues with future interest and costs to the **Kerala Gramin Bank** as mentioned below.

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|-----|------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Name and Address of the secured Creditor | : | Kerala Gramin Bank, Nedumkandam Branch |
| 2 | Name and Address of the Borrower | : | Sibin Cyriac , S/o Kurian, Kuzhuppil, Ezhukunvayal P O, Idukki District – 685553 |
| | Name and Address of the Guarantor | : | Kurian Thommy, S/o Thommy, Kuzhuppil, Ezhukunvayal P O, Idukki District – 685553 |
| | Name and Address of the Mortgagor | : | Sibin Cyriac, S/o Kurian, Kuzhuppil, Ezhukunvayal P O, Idukki District – 685553 |
| 3 | Total Liabilities | : | KGBSP 67215390000616 - Rs.524760/- interest from 03.02.2023 and other incidental charges, legal charges and cost. |
| 4a) | Date and time of E-auction | : | 27-03-2023, Between 11:00 AM and 12:00 Noon. |
| b) | Auction service provider | : | M/s Canbank Computer service Ltd, No: 218, J P Royale, Ist Floor, Sampige Road Malleswaram, Bengaluru-560003 |
| c) | Portal of E-auction | : | https://indianbankseauction.com |
| 5 | Details of property/ies | : | All that part and parcel of property consisting of 60.70 Ares and all other things attached thereto in Survey No 1/1 of Erattayar Village of Udambanchola Taluk of Idukki District |
| | Lot no:1 | | |
| | Bounded by | : | on the East : Property of Thommy Kurian Kaduppil
on the West : Property of Joseph Kurian Kuzhuppil & Private Road
on the North : Drainage
on the South : Property of Joy Pulickal |

Reserve of Price : Rs. 3000000/-

7 Other terms and conditions.

- a) The property/ies will be sold in "AS IS WHERE IS BASIS" condition including encumbrances, if any, (There are no other 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 intending bidders shall deposit bid application with Earnest Money Deposit (EMD) of **Rs. 300000/- (Rupees Three Lakh only)** for being 10% of the Reserve Price at Kerala Gramin bank, Nedumkandam branch, by way of DD favouring Authorised Officer, Kerala Gramin Bank or by NEFT/RTGS to account 406721013050114, IFSC: KLGB0040672, on or before 24.03.2023 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 EMD already paid), immediately on the sale being knocked down in his/her favour and the balance with in **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 charges 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 the Bid without assigning any reason thereof.
- i) For further details Regional Office, Kerala Gramin Bank, Kottayam (Phone: 9400999972) or our Nedumkandam branch (Phone: 9400999672) may be contacted during the office hours on any working day.

Place : Nedumkandam

Date : 15-02-2023

Authorised Officer
Kerala Gramin Bank