



**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, **RAMAPURAM** 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 **29.03.2023** 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, Ramapuram Branch   |
| 2   | Name and Address of the Borrower         | : | 1. <b>Sri. Benny Sebastian</b> , S/o Devasia, Kallekallil, Ramapuram Bazar P O, Kottayam District – 686576<br>2. <b>Smt. Seena Benny</b> , W/o Benny, Kallekallil, Ramapuram Bazar P O, Kottayam District – 686576   |
|     | Name and Address of the Guarantor        | : | Smt. Bindhu Ajith, W/o Ajith, Poothottunirappel, Chakkampuzha P O, Kottayam District – 686574  |
|     | Name and Address of the Mortgagor        | : | Sri. Benny Sebastian, S/o Devasia, Kallekallil, Ramapuram Bazar P O, Kottayam District – 686576  |
| 3   | Total Liabilities                        | : | 1. HLRHF 56915377000815- Rs.496172/- interest from 31.01.2023 and other incidental charges, legal charges and cost.<br>2. KGBSP 56915390001918- Rs.149897/- interest from 19.02.2023 and other incidental charges, legal charges and cost.<br>3. KCC 40569131005145- Rs.25474/- interest from 01.10.2022 and other incidental charges, legal charges and cost. |
| 4a) | Date and time of E-auction               | : | <b>29-03-2023, Between 11:00 AM and 11:30 AM.</b>  |
| 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                      | : | <a href="https://indianbankseauction.com">https://indianbankseauction.com</a>  |
| 5   | Details of property/ies                  | : | All that part and parcel of property consisting of 2.02 Ares and all other things attached thereto in Survey No 227/8-1-1 of Ramapuram Village of Meenachil Taluk of Kottayam District   |

Bounded by : on the East : Property of Vendor John  
on the West : Ambattu Purayidam  
on the North : Property of Vendor John  
on the South : Panchayath Road

Reserve of Price : **Rs. 1750000/-**

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. 175000/- (Rupees One Lakh and Seventy Five Thousand only)** for being 10% of the Reserve Price at Kerala Gramin bank, Ramapuram branch, by way of DD favouring Authorised Officer, Kerala Gramin Bank or by NEFT/RTGS to account 405691013050114, IFSC: KLGB0040569, on or before 27.03.2023 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 Ramapuram branch (Phone: 9400999569) may be contacted during the office hours on any working day.

Place : Kottayam  
Date : 17-02-2023

Authorised Officer  
Kerala Gramin Bank