



**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, **ETTUMANOOR** 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 **30.01.2023** 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, Ettumanoor Branch                                                                                                                                                                                                          |
| 2 | Name and Address of the Borrower         | :                        | 1. Sri. Udayakumar M S, S/o Sivasankaran Nair, Sreesankaram Mulloor, Kurumulloor P O, Kottayam District – 686632<br><br>2. Smt. Rejani Udayakumar, W/o Udayakumar M S, Sreesankaram Mulloor, Kurumulloor P O, Kottayam District – 686632       |
|   | Name and Address of the Mortgagor        |                          | 1. Sri. Udayakumar M S, S/o Sivasankaran Nair, Sreesankaram Mulloor, Kurumulloor P O, Kottayam District – 686632<br><br>2. Smt. Rejani Udayakumar, W/o Udayakumar M S, Sreesankaram Mulloor, Kurumulloor P O, Kottayam District – 686632       |
| 3 | Total Liabilities                        | :                        | 1. HLG 53515324002321- Rs.1669053/- interest from 29.11.2022 and other incidental charges, legal charges and cost.<br><br>2. MSSOD 40535121000496- Rs.1098060/- interest from 01.12.2022 and other incidental charges, legal charges and cost. |
| 4 | Date and time of E-auction               | :                        | <b>30-01-2023, Between 12:00 Noon and 01:00 PM.</b>                                                                                                                                                                                            |
|   | a)                                       |                          |                                                                                                                                                                                                                                                |
|   | 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      | <b><a href="https://indianbankseauction.com">https://indianbankseauction.com</a></b>                                                                                                                                                           |
| 5 | Details of property/ies                  | :                        | All that part and parcel of property consisting of <b>18.5 cents</b> and all other things attached thereto in Survey No 577/8-1 of <b>Kothanalloor</b> Village of Vaikom Taluk of Kottayam District                                            |

Bounded by : on the East : Property of Lusy Sebastian Nellilkkattu & Road  
on the West : Property of Kochu Pazhanchira  
on the North : Property of Eliyamm Parayil  
on the South : Property of Lillykutty Baby Kanjirathukala & Road

6 Reserve of Price : Rs. 3600000/-

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. 360000/- (Rupees Three Lakh and Sixty Thousand only)** for being 10% of the Reserve Price at Kerala Gramin bank, Ettumanoor branch, by way of DD favouring Authorised Officer, Kerala Gramin Bank or by NEFT/RTGS to account 405351013050114, IFSC: KLGB0040535, on or before 28.01.2023 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 Ettumanoor branch (Phone: 9400999535) may be contacted during the office hours on any working day.

Place : Kottayam  
Date : 19-12-2022

Authorised Officer  
Kerala Gramin Bank