

**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, **UDIYANKULANGARA 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”, “As is what is”** and **”Whatever there is”** basis on **15-03-2025** for recovery of respective dues with future interest and cost to the **Kerala Gramin Bank** as mentioned below.

1. Name and address of the Secured creditor: **Kerala Gramin Bank, Udiyankulangara Branch**

2. Name and address of the borrower/Guarantor

Saranya Velayudhan, D/o Velayudhan  
S V Bhavan, Nelliyyarakkal  
Parassala PO, Thiruvananthapuram-695502

2(a) Name and address of the Mortgagor:

Saranya Velayudhan, D/o Velayudhan  
S V Bhavan, Nelliyyarakkal  
Parassala PO, Thiruvananthapuram-695502

3. Total liabilities : 34815423000121 – Rs 4,99,485 /- and interest from 28-01-2025 and other incidental charges, legal charges and cost.

4. (a) Date & time of E-Auction : **15-03-2025 , Between 11:00 AM and 11:45 AM.**

(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 : 1.5 cents of landed property with building in ReSy.No.431/5-3 in Kollayil (part) Village, Neyyattinkara Taluk ,Parassala SRO, Thiruvananthapuram District.

**Boundaries:** NORTH : NH Dhanuvachapuram Railway Station Road  
EAST : Property of Saranya  
SOUTH : Property of Vanajakumari and Mohanan Nair  
WEST : Property of Jayakumari

6. Reserve Price: **Rs.18,00,000/-**(Rupees Eighteen Lakh only) BID increment Rs 10000/-

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 on 12-03-2025 between 11:00AM and 01:00PM.

d. The intending bidders shall deposit bid application with Earnest Money Deposit(EMD) of **Rs.1,80,000/- (Rupees One Lakh and Eighty Thousand Only)** being 10% of the Reserve Price at Kerala Gramin Bank, Udiyankulangara branch, by way of DD favouring Authorised Officer, Kerala Gramin Bank or by NEFT/RTGS to account 403481013050114, IFSC: KLGB0040348, on or before 12-03-2025 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 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.

g. All charges for conveyance, stamp duty and registration, 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 auction without assigning any reasons thereof.

For further details Regional Office, Kerala Gramin Bank , Trivandrum (Phone No: 04712337875 , 9400999966,9400999348,9400999399) may be contacted during office hours on any working day.

Place : Thiruvananthapuram

Date : 06-02-2025

**Authorised Officer**

**Kerala Gramin Bank**