

e- AUCTION SALE NOTICE

E- AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

E- auction sale notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security (Enforcement) Rules 2002, will be sold by e - auction.

1	Name and address of the secured Creditor	:	Kerala Gramin Bank, Angadipuram Branch, Royal Tower, Angadipuram P.O, Malappuram Dist., PIN - 679 321
2	Name of The Mortgagor	:	Sri./Smt VINOD KUMAR, S/O AYYAPPAN, KALLUPALATHINGAL HOUSE, ANGADIPPURAM,ANGADIPURAM (PO),MALAPPURAM (DT) - 679321
3	Name and address of the borrowers/co-obligants/ Guarantors	:	Sri./Smt VINOD KUMAR, S/O AYYAPPAN, KALLUPALATHINGAL HOUSE, ANGADIPPURAM,ANGADIPURAM (PO),MALAPPURAM (DT) - 679321 Sri./Smt JISHA VINOD K, W/O VINOD KUMAR, KALLUPALATHINGAL, ,ANGADIPURAM (PO),MALAPPURAM (DT) - 679321
4	Total liabilities as on	:	FNRTL - 38415404000119 as on 29-01-2025, Rs. 1,10,309.84 (One Lakh Ten Thousand Three Hundred Nine Rupees and Eighty Four Paise Only) FNRTL - 38415404000219 as on 29-01-2025, Rs. 11,36,226.31(Eleven Lakhs Thirty Six Thousand Two Hundred Twenty Six Rupees and Thirty One Paise Only) HLG - 38415324000516 as on 15-02-2025 Rs. 43,01,676.99 (Forty Three Lakhs One Thousand Six Hundred Seventy Six Rupees and Ninety Nine Paise Only)
5	a) Date & time of Auction	:	24-03-2025, 11 AM to 12 PM
	b) Website platform for Auction	:	https://www.bankeauctions.com
6	Details of property/ies	:	All the part and parcel of the property consisting of 3.2133 Ares and 0.0971 ares(Half right) of land with Building in SY NO.33/2 in Angadipuram Village, Perinthalamanna Taluk, Malappuram District. ITEM 1- Extent : 3.2133 Ares TAK 1 - NORTH : ITHILE SECOND TAK - EAST : SURENDRAN OHARI A SCHEDULE SECOND TAK - SOUTH : SURENDRAN OHARI A SCHEDULE FIRST TAK - WEST : PULOORSANKATTIL HAMZAKUTTY POSSESSION

		<p>STALAM ITEM 1-TAK 2 - NORTH : ITHILE THIRD TAK - EAST : C SCHEDULE VAZHY JOINTLY SET APART TO FIRST AND SECOND NUMBER PARTIES - SOUTH : ITHILE FIRST TAK - WEST : PULOORSANKATTIL HAMZAKUTTY POSSESSION</p> <p>STALAM ITEM 1-TAK 3 - NORTH : PRIVATE VAZHY STALAM PULOORSANKATTIL HAMZAKUTTY POSSESSION - EAST : PANCHAYATH ROAD - SOUTH : ITHILE SECOND TAK - WEST : PULOORSANKATTIL HAMZAKUTTY POSSESSION</p> <p>STALAM ITEM 2 – Extent 0.0971 Ares - NORTH : VINODKUMAR OHARI B SCHEDULE THIRD TAK - EAST : PANCHAYATH ROAD - SOUTH : SURENDRAN OHARI A SCHEDULE SECOND TAK - WEST : VINODKUMAR OHARI B SCHEDULE SECOND TAK</p>
7	Reserve price	: Rs. 631000 (Sixty Three Lakhs and Ten Thousand Rupees Only)
8	Increase in Bid amount	: Rs. 10,000/-

9. Other terms and conditions:

- a) The property/ies will be sold on "AS IS WHERE IS, "AS IS WHAT IS" and "WHATEVER THERE IS" condition including encumbrances, if any,(There are no encumbrances to the knowledge of the Bank). For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to 8 (d) below.
- b) The property/ies will not be sold below the reserve price.
- c) **The property can be inspected on 10-03-2025 10 AM & 1 PM.**
- d) **The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs.631000(Seven Lakhs Fifteen Thousand Two Hundred Rupees Only) being 10% of the reserve price, by way of DD favoring Authorised Officer, Kerala Gramin Bank, ANGADIPPURAM branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Kerala Gramin Bank, ANGADIPPURAM branch,IFSC-KLGB0040384,Account Number-403841013050114 on or before 17-03-2025, 4 pm.**
- 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 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 registration and TDS 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 reason thereof.

10	Auction Service Provider	M/s. C1 India Pvt. Ltd. Address: 301, 1st Floor, Udyog Vihar–II, Gurgaon, Haryana – 122015
11	Website	https://www.bankeauctions.com

For further details, Authorised Officer, KGB RO PALAKKAD (94009 99814) / Branch (9400999384) /HO RL & FP Wing (9400999020)/ auction service provider (7418281709) may be contacted during office hours on any working day.

Place : Palakkad
Date : 15-02-2025

Authorised Officer
Kerala Gramin Bank