

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, Mavelikkara Branch, Mavelikkara (PO) Alappuzha (DT) - 690101
2	Name of The Mortgagor	:	SWAPNA E B
3	Name and address of the borrowers/co-obligants/Guarantors	:	1.SANAL KUMAR B , S/O BHASKARAN SREEBHAVAN, CHERUKOLE(PO), ALAPPUZHA (Dt) – 690104 2. SWAPNA E B, W/O REGHUNATH, THIKKAPPUZHA VEETTIL, PARUMALA, MANNAR 3. RAGHUNATHAN T D, S/O DIVAKARAN, THIKKAPPUZHA VEETTIL, PARUMALA , MANNAR
4	Total liabilities as on	:	07.02.2025, Rs.36,80,127.98/- (Rupees Thirty Six Lakh Eighty Thousand One Hundred Twenty Seven and Ninety Eight Paise Only) plus interest and cost.
5	a) Date & time of Auction	:	04.04.2025, 10 AM to 11 AM
	b) Website platform for Auction	:	https://www.bankeauctions.com
6	Details of property/ies	:	All the part and parcel of the property consisting of 4.05 Ares of land with Building in Re.Sy.No:376/8/2 in Chennithala Village, Mavelikkara Taluk, Alappuzha District. Bounded - NORTH : PROPERTY OF CHANDRAN MANAPPURATHU - EAST : PROPERTY OF AMBIKA MANAPURATHU - SOUTH : PROPERTY OF JOSEPH MAVOLICHIRAYIL - WEST : PROPERTY OF GOPALAKRISHNAN
7	Reserve price	:	Rs. 8,70,000/-(Rupees Eight Lakh and Seventy Thousand 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 **25.03.2025 between 10 AM & 11 AM.**
- d) The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.87,000/- (Rupees Eighty Seven Thousand Only)** being 10% of the reserve price, by way of DD favoring Authorised Officer, **Kerala Gramin Bank, Mavelikkara** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Kerala Gramin Bank, Mavelikkara Branch, IFSC-KLGB0040556, Account Number-405561013050114 on or before 29.03.2025, 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.,301, 1st Floor, Udyog Vihar-II, Gurgaon, Haryana – 122015. Email: tn@c1india.com/support@bankeauctions.com
11	Website	https://www.bankeauctions.com

For further details, Authorised Officer, KGB RO Ernakulam (**94009 99027**) / **Mavelikkara** Branch (**94009 99556**) / HO RL& FP Wing (**94009 99020**) / auction service provider (+91 7418281709/7291981124/25/26) may be contacted during office hours on any working day.

**Place : Ernakulam
Date : 27-02-2025**

**Authorised Officer
Kerala Gramin Bank**