

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, KALPETTA BRANCH (Secured Creditor) the **Symbolic Possession** of which has been taken by the Authorised officer of **Kerala Gramin Bank on 01.12.2022**, will be sold on **"As is where is", "Whatever there is"** 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, Kalpetta Branch**
2. Name and address of the borrower/Guarantor/Mortgager
1 **Smt. Sai Jyothi, W/o Sai Krishnan, Sai Estate Edappatty, Kalpetta North(PO), Wayanad-673122**
3. Total liabilities : AGKOD 40205121001176 Rs. 642831.75/- with interest from 30-09-2022
CFITL 20515424000320Rs. 39985 /- with interest from 31-01-2023
FARTL 20515403000119 Rs. 1027528.09 /- with interest from 21-12-2022
KCC 40205131009266 Rs. 1067763.28 /- with interest from 30-09-2022
KGBSP 20515390000118 Rs. 963809.54/- with interest from 14-06-2022
Along with other incidental charges, legal charges and cost.
4. (a) Date & time of E-Auction : **21.03.2023 , Between 11:00 AM and 2:00PM.**
(b) Auction service provider: M/s Canbank Computer service Ltd, No: 218, J P Royale, 1st Floor, Sampige Road, Malleswaram, Bengaluru-560003
(c) Portal of E-auction : <https://indianbankseauction.com/>
5. Details of property : 5.613 Hectare (1.9991+1.8213+1.7926) of landed property and other things attached in Sy No. 380/16, 380/17, 380/18 In Muttill North Village, SRO- Kalpetta, Wayanad District.

Boundaries:

- NORTH : Saikrishnan Narayanaswamy
SOUTH : Saikrishnan
EAST : Sivaraman
WEST : Pvt. Road and Saikrishnan

6. Reserve Price: **Rs.2,77,28,000/- (Rupees Two Crores Seventy Seven Lakh and Twenty Eight Thousand only)**
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 with Authorised officer on any working day between 11:00AM and 02:00PM.
 - d. The Bid increase amount will be Rs.10000/-
The intending bidders shall deposit bid application with Earnest Money Deposit(EMD) of Rs.27,72,800/- (Rupees Twenty Seven lakh Seventy Two Thousand and Eight Hundred only) being 10% of the Reserve Price at Kerala Gramin bank, Kalpetta branch, by way of DD favouring Authorised Officer, Kerala Gramin Bank or by NEFT/RTGS to account 402051013050114, IFSC: KLGB0040205, on or before 20.03.2023 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 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 , Kalpetta ,Wayanadu dist. (Phone No: 04936-206166 , 9400999393,9400999951) may be contacted during office hours on any working day.

Place : Kalpetta
Date : 14-03-2023

Authorised Officer
Kerala Gramin Bank