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, Koothattukulam Branch, J J Shopping Complex,Nadappuram Bypass Road,Koothattukulam P O, Ernakulam Dist., PIN - 686662
2	Name of The Mortgagor		Smt Thressiamma Joseph, W/O Joseph Sebastian
3	Name and address of the		1.Smt Thressiamma Joseph, W/O Joseph Sebastian, Kurishinkal
	borrowers/co-		(Palackathadathil), Karimpana PO, Koothattukulam Ernakulam – 686662
	obligants/Guarantors		2.Smt.Lilly Sebastian, W/O.Sebastian, Kurishinkal, Karimpana PO,
			Koothattukulam, Ernakulam – 686662
			3.Sri.Joseph Sebastian,S/O.Sebastian, Kurishinkal , Karimpana PO, Koothattukulam ,Ernakulam – 686662
			4.Sri.Santhosh G,S/O.Gopalan,Valloth Myalil,Thirumarady P O,
			Ernakulam – 686662
4	Total liabilities as on	:	21-07-2023, Rs.9,50,168/- (Rupees Nine Lakh Fifty Thousand One Hundred
			Sixty Eight Only) plus interest and cost
5	a) Date & time of Auction	:	30-09-2023, 10 AM to 11 AM
	b) Website platform for	:	https://indianbankseauction.com
	Auction		
6	Details of property/ies	:	All the part and parcel of the property consisting of 08.09 Ares (20 Cents)
			in Sy.No. 195/3 of land with Building in Thirumarady Village,
			Muvattupuzha Taluk, Ernakulum District.
			Bounded(As per Title deed)
			North : Njagalude sthalam
			East : Njagalude sthalam
			South : Laila Vaka Stalam
			West : Palakkathadadthil Mathai Vaka Sthalam
7	Reserve price	:	Rs. 44,74,000/-(Rupees Forty four Lakh and Seventy Four 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 25.09.2023 between 10 AM & 11 AM.
- d) The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 4,47,400/- (Rupees Four Lakh Forty Seven Thousand and Four Hundred Only) being 10% of the reserve price, by way of DD favoring Authorised Officer, Kerala Gramin Bank, Koothattukulam OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Kerala Gramin Bank, Koothattukulam Branch, IFSC-KLGB0040543, Account Number-405431013050114 on or before 28.09.2023, 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. Canbank Computer Service LTD, No 218, JP Royale, 1st Floor, Sampige Road, Malleswaram, Bengaluru - 560003
11	Website	https://indianbankseauction.com

For further details, Authorised Officer, KGB RO Ernakulam (94009 99392) / Koothattukulam Branch (94009 99543) / HO RL& FP Wing (94009 99020) / auction service provider (94806 91777/98329 52602) may be contacted during office hours on any working day.

Place : Ernakulam

Date : 21-08-2023

Authorised Officer

Kerala Gramin Bank