

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, Thiruvamkulam Branch, Karoden Centre, Thiruvamkulam, Thiruvamkulam P.O, Ernakulam Dist., PIN - 682 305
2	Name of Mortgagor	:	Sri.Jayaraj K S & Smt.Radhamani Sankarankutty
3	Name and address of the borrowers/co-obligants/Guarantors	:	1.Sri.Jayaraj K S, S/O.Sankarankutty, Kalarickal House, Near St.Marys Church, Attinikkara,Thiruvaniyoor P O, Ernakulam Dt-682308 2.Smt.Vidya Chandran ,W/O. Jayaraj K S, Kalarickal House, Near St.Marys Church, Attingara , Thiruvaniyoor P O, Ernakulam Dt-682308 3.Smt.Radhamani Sankarankutty, W/O. Sankarankutty, Kalarickal House, , Near St.Marys Church, Attingara ,Thiruvaniyoor P O, Ernakulam Dt-682308 4.Sri.Venu K T, S/O.Thankamani Achari, Kureekattil House, Ezhakkarand P O, Ernakulam Dt-682308
4	Total liabilities as on	:	29.07.2023, Rs.6,88,572.44 (Rupees Six Lakh Eighty Eight Thousand Five Hundred Seventy Two and Forty Four Paise Only) plus interest and cost
5	a) Date & time of Auction	:	30.09.2023, 10 AM to 11 AM
	b) Website platform for Auction	:	https://indianbankseaction.com
6	Details of property/ies	:	All the part and parcel of the property consisting of 1.74 Ares of land with building in Sy. No.216/12/11-2, of Thiruvaniyur Village, Kunnathunadu Taluk, Ernakulam District. Bounded By:- North : Property of Thankamani East : Private Road and Property of Hariharan South : Property of Shall West : Property of Narayanan
7	Reserve price	:	Rs. 15,30,000/- (Rupees Fifteen Lakh and Thirty Thousand Only)
8	Increase in Bid amount	:	Rs. 10,000/-

9. Other terms and conditions:

- 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
- The property/ies will not be sold below the reserve price.
- The property can be inspected on **25.09.2023 between 10 AM & 11 AM**
- The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. **1,53,000/- (Rupees One Lakh and Fifty Three Thousand Only)** being 10% of the reserve price, by way of DD favoring Authorised Officer, **Kerala Gramin Bank, Thiruvamkulam** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Kerala Gramin Bank, Thiruvamkulam Branch, IFSC-KLGB0040604, Account Number-406041013050114 on or before 28.09.2023, 4 pm**
- Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor
- 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.
- All charges for conveyance, stamp duty , registration and TDS etc. as applicable shall be borne by the successful Bidder only
- 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://indianbankseaction.com

For further details, Authorised Officer, KGB RO Ernakulam (94009 99392) / Thiruvamkulam Branch (94009 99604) /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