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,kalayanthani Branch, kalayanthani P O, Idukki-685588
2	Name of the Mortgagor	:	Smt.Jisha N R, W/O. Vasudhevan Narayanan
3	Name and address of the borrowers/Guarantors /Legal Heirs	:	1.Smt.Jisha N R, W/O. Vasudhevan Narayanan ,Nelliyamkunnam, Koovakandam P O, Idukki Dist, Pin — 685588
4	Total liabilities as on	•	19.08.2023,Rs. 4,88,021.55/-(Rupees Four Lakh Eighty Eight Thousand Twenty One and Fifty Five Paise Only) plus interest and cost
5	a) Date & time of Auction	:	30.09.2023, 11 AM to 12 Noon
	b) Website platform for Auction	:	https://indianbankseauction.com
6	Details of property/ies		All the part and parcel of the property consisting of 02.49 Ares in Re. Sy. No. 132/5 -1 of land & Building in Velliyamattom Village, ThodupuzhaTaluk, Idukki District. Bounded
			NORTH : ROAD EAST : PROPERTY OF THANKACHAN SOUTH : PROPERTY OF CHIRATTAYOLICKAL FAMILY WEST : PROPERTY OF CHIRATTAYOLICKAL FAMILY
7	Reserve price	:	Rs. 7,80,300/-(Rupees Seven Lakh Eighty Thousand and Three Hundred Only)
8	Increase in Bid amount	:	Rs. 10,000/-
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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 11 AM & 12 Noon
- d) The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 78,030/- (Rupees Seventy Eight Thousand and Thirty Only) being 10% of the reserve price, by way of DD favouring Authorised Officer, Kerala Gramin Bank, Kalayanthani OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Kerala Gramin Bank, Kalayanthani Branch, IFSC-KLGB0040362, Account Number-403621013050114 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 99027) /Kalayanthani Branch (94009 99362) / 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 Authorised Officer
Date : 21.08.2023 Kerala Gramin Bank