



KERALA STATE CO-OPERATIVE BANK

Regional Office, Sahakarana Shathabdi Mandiram, Kovilakathumpadam P.O, Thiruvambady, Thrissur-680 022,
Phone:0487-2325700, E-mail-tsrr@keralabank.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (Under Rule 8(6) of the security interest (Enforcement) Rules -2002) SARFAESI ACT 2002

The 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 to the secured creditor, the possession of which has been taken by the Authorised Officer of the Kerala State Co-operative bank under Sec 13(4) securitization and reconstruction of financial assets and enforcement of security interest act 2002 and security interest (enforcement rules 2002). The properties will be sold on **25-10-2024, at 11.00 am** through public auction at Emakulam CPC, Kakknadu Office, "As is where is" "As is what is" and "Whatever there is", under rule 8(6) of the security interest (enforcement) SARFAESI Act 2002 for the recovery of respective dues with future interest and costs to the bank, as description schedule mentioned hereunder from the borrower(s) and guarantor(s)

Sl. No.	Name & Address of Borrower/Guarantor	Branch & Loan No.	Due Amount	Reserve Price	EMD	Description of the mortgaged properties
1.	Sri. Baiju Joseph , Palathottunkal House, Mythri Nagar, Angamaly. P.O., Pin-683572 & Guarantor Johny P.O. , Palathottunkal House, Parakkulam Road, Angamaly. P.O., Pin-683572	Athani A/c No. 140260356000065	Rs. 23,80,215/- as on 31-08-2024 together with further interest and other charges from 01-09-2024 and other costs	Rs. 41,73,000/-	Rs. 4,17,300/-	All the part and parcel of 14.97 Ares of land comprised in Sy. No. 482/1A, 482/1B, Re Sy. No. 231/1 Parakkadavu Village, Aluva Taluk, Emakulam District with all improvements thereon in the name of Sri. Baiju Joseph as per Deed No. 2259/12 of Chengamanad SRO. Boundaries: East: Property of Kooran Thazhathuparambil Poulouse , North: Property of Cheniya, Panchayath Road; West: Thodu, Property of Cheniya, South: Property of Kooran Thazhathuparabil Ittup, In the knowledge of the authorized Officer, EC upto 13-06-2024, No encumbrances seen.
2.	Sri. Muhammed Salih P.M , S/o Muhammed P.P., Padinjarekudiyil House, Perumattom, Puthuppady P.O., Pin-686673, Guarantor 1. Smt. Rejeena Muhammed. , Wo Muhammed P.P., Padinjarekudiyil House, Perumattom, Puthuppady P.O., Pin-686673, 2. Assis P.M. , S/o Kochumoideen., Parackakudiyil House, Perumattom, Puthuppady P.O., Pin-686673, 3. Muhammed P.P. , S/o Pareed., Padinjarekudiyil House, Perumattom, Puthuppady P.O., Pin-686673,	Kothamangalam Main A/c No. 142060356001045	Rs. 28,89,297/- as on 31-08-2024 together with further interest and other charges from 01-09-2024 and other costs	Rs. 20,80,000/-	Rs. 2,08,000/-	All the part and parcel of 10.42 Ares of land comprised in Sy. No. 1230/3, Mulavur Village, Muvattupuzha Taluk, Emakulam District with all improvements thereon in the name of Smt. Rejeena Muhammed as per Deed No. 5517/2011 of Muvattupuzha SRO. Boundaries: East: Property of Pallathu Maili Rasheed , North: Property of Rajappan; West: Property of Pulparambil Shaji, South: Property of Kabeer, Panchayath Road. In the knowledge of the authorized Officer, EC upto 29-06-2024, No encumbrances seen.
3.	Sri. Narayanan M.A , Manakkanirappel House, Nadukkurish, Marangattulikkara, Thiruvaniyoor P.O., Pin-682308 & Guarantors 1. Sri. Chandran M.A. , Manakkanirappel House, Nadukkurish, Marangattulikkara, Thiruvaniyoor P.O., Pin-682308 2. Smt. Thankamani Narayanan , Manakkanirappel House, Nadukkurish, Marangattulikkara, Thiruvaniyoor P.O., Pin-682308	Choondi A/c No. 140460356000285	Rs. 14,20,569/- as on 31-08-2024 together with further interest and other charges from 01-09-2024 and other costs	Rs. 17,00,000/-	Rs. 1,70,000/-	All the part and parcel of 31.97 Ares of land comprised in Sy. No. 581/1 B, Ramamangalam Village, Muvattupuzha Taluk, Emakulam District with all improvements thereon in the name of Sri. Narayanan M.A. & Thankamani Narayanan as per Deed No. 726/2011 of Piravom SRO. Boundaries: East: Property of Chacko , North: Property of Joshi ; West: Property of Joshi , South: Property of Thankachan, Pathway In the knowledge of the authorized Officer, EC upto 04-09-2024, No encumbrances seen.
4.	Sri. Santhosh T.P , Thakidiyeparambil House, Pariyaram, Meempara P.O., Pin-682308 & Guarantor Sri. Thankappan , S/o Kunjappan, Thattarukuzhi House, Venkida, B.K Puram P.O., Pin-682308	Choondi A/c No. 140460356000127	Rs. 6,08,914/- as on 31-08-2024 together with further interest and other charges from 01-09-2024 and other costs	Rs. 6,00,000/-	Rs. 60,000/-	All the part and parcel of 5.06 (3.24 ares + 1.82 ares) Ares of land comprised in Sy. No. 265/3, Re Sy. No. 284/16-2-2, 284/16-3-2, Thiruvaniyoor Village, Kunnathunadu Taluk, Emakulam District with all improvements thereon in the name of Sri. Santhosh T.P as per Deed No. 3516/14 of Puthankurish SRO. Boundaries: East: Private Way & Property sold by Arun baby , North: Property of Chamakkalayil Chacko ; West : Property of Chamakkalayil Kunju Vareedh , South: Property of Chamakkalayil Yohannan In the knowledge of the authorized Officer, EC upto 04-09-2024, No encumbrances seen.
5.	Sri. Sathyan K K , Kilinjilikkat House, Elanji, Mutholapuram P.O., Pin-686665 & Guarantors 1. Smt. Kumari Sathyan , Kilinjilikkat House, Elanji, Mutholapuram P.O., Pin-686665 2. Sri. John Chacko , Poothachiyil House, Elanji, Mutholapuram P.O., Pin-686665	Koothattukulam A/c No. 141960356001621	Rs. 11,08,672/- as on 31-08-2024 together with further interest and other charges from 01-09-2024 and other costs	Rs. 10,80,000/-	Rs. 1,08,000/-	All the part and parcel of 20.23 Ares of land comprised in Sy. No. 107/3B-3-4 , Elanji Village, Muvattupuzha Taluk, Emakulam District with all improvements thereon in the name of Sri. Sathyan K.K., as per Deed No. 1073/2006 of Koothattukulam SRO. Boundaries: East: Property of Manuval Vattappara , North: Property of Sreedharan ; West : Property of Thomas , South: Property of Thomas In the knowledge of the authorized Officer, EC upto 06-06-2024 , No encumbrances seen.
6.	Sri. Scariya M.K , Maracheri Kalappura House, Appakkappady Road, Kuthukuzhi P.O., Kothamangalam, Pin-686691 & Guarantors 1. Smt.Sophi Scariya , Maracheri Kalappura House, Appakkappady Road, Kuthukuzhi P.O., Kothamangalam, Pin-686691 2. Smt.Chinnamma , Kattuchira House, Kozhippilly, Kozhippilly P.O., Kothamangalam, Pin-686691	Kothamangalam Main A/c No. 142064362000251	Rs. 96,81,980/- as on 31-08-2024 together with further interest and other charges from 01-09-2024 and other costs	Rs. 69,13,440/-	Rs. 6,91,344/-	All the part and parcel of 19.43 Ares of land comprised in Sy. No. 1169/11, Kothamangalam Village, Kothamangalam Taluk, Emakulam District with all improvements thereon in the name of Sri. Schariya M.K., as per Deed No. 2954/96 of Kothamangalam SRO. Boundaries: East: Road , North: Property of Maracheri Kalappura Poulouse ; West : Property of Parekkudiyil, South: Property of Arambankudy Mathai In the knowledge of the authorized Officer, EC upto 29-06-2024 , No encumbrances seen.
7.	Smt. Seetha Pradeep , Pulethundi House, Chariyamthuruth, Puthussery, Varappuzha P.O., Pin-683517 & Guarantors 1. Sri. Pradeep C.S , Pulethundi House, Chariyamthuruth, Puthussery, Varappuzha P.O., Pin-683517 2. Sri. Prabin P. , Pulethundi House, Puthussery, Varappuzha P.O., Pin-683517 2. Sri. Lalu P.K. , Puthussery Prambil House, Chariyamthuruth, Puthussery, Varappuzha P.O., Pin-683517	Koonammavu A/c No. 141860334000172	Rs. 10,88,178/- as on 31-08-2024 together with further interest and other charges from 01-09-2024 and other costs	Rs. 15,32,000/-	Rs. 1,53,200/-	All the part and parcel of 3.65 Ares of land comprised in Sy. No. 100/8A-11, Vadakkekara Village, Paravoor Taluk, Emakulam District with all improvements thereon in the name of Smt. Seetha Pradeep, as per Deed No. 967/20 of Paravoor SRO. Boundaries: East: Thodu , North: Property of Francis ; West : Property of Mary Selfi, Private Way, South: Thodu. In the knowledge of the authorized Officer, EC upto 14-02-2024 , No encumbrances seen.

TERMS AND CONDITIONS OF AUCTION SALE

- The person interested to participate in the Public Auction should remit 10% of the reserve price as EMD, by way of demand draft in favour of Kerala State Co-operative Bank Ltd., Payable at Kakknad Branch, Emakulam. The sealed Tender covers with demand draft and endorsement of "Tender for properties" should be submitted to the authorized officer of the Kerala State Co-operative Bank, Credit Processing Center on or before **24-10-2024, 5 PM**. The Sealed Tenders Covers will be opened by Authorized officer, at Kerala State Co-operative Bank, Credit Processing Center on **25-10-2024, 11 AM** in the presence of bidders. The interested bidders should attend in the time fixed for the auction sale.
- Tenders submitted as below the Reserve Price fixed will be rejected and no auction sale of the properties will be conducted below the Reserve price fixed.
- The properties will be sold on "As is where is", "As is what is" and "whatever thereis". The sale will be conducted without any responsibility/Liability on the side of the Bank for any statutory/legal liabilities or for the other liabilities of for the delay for the completion of the sale. The participants of the public auction before submitting their application for the same should enquire with Tax/Revenue authorities and verify and satisfy themselves regarding the title, extent, classification liabilities, claims/rights/dues upon the property.
- Even after the opening of the tenders, Authorized officer will have every right to conduct public auction among bidders for raising the auction amount and also fix the auction upon highest bidder.
- The auction sale will be fixed upon the highest bidder in the public auction conducted among the bidders participated in the auction proceedings. The bidder upon whom auction sale is fixed, should remit 25% of the auction amount after deducting the Earnest Money Deposit (EMD) amount on the same day. The balance amount should be remitted by him within 15 days form the auction date. If the person auctioned the property fails to remit the amount in time, he will not be entitled to get back the EMD amount as well as remitted amount from the Bank and bidder will be responsible for all loss and consequences resulted to the Bank thereby, and the amount remitted will be forfeited to the Bank. Then the Authorized office will have every right to re-auction of the property.
- The auction sale will be subjected to the final decision of the secured creditor. The Authorized officer shall have full right to fix, Stop, Postpone or cancel the auction Sale.
- Auctioned bidder shall bear the registration fee, Stamp duty, Poundage expenses as per the provisions of transfer of the Property Act/Registration Act.
- If there is no bidders in the auction conducted the bank will have right to auction the property in the name of the Bank under Sec 13 (5-A) Sarfaesi Act 2002
- The reserve price of the properties to be auctioned as metioned in the schedule.
- Interested bidders can contact in the Phone No. (0484-2424549, 2424613) during the office hours (10 am to 5pm) for knowing more details regarding the auction details and to inspect the properties with the prior appointments. The details regarding the auction will be also available in the web www.keralabank.co.in
- Before the auction, the participants should satisfy the all aspects as well as status of the properties.

Place: Emakulam, Date: 09-09-2024

Sd/-Authorised Officer, Kerala State Co-operative Bank, Thrissur Region.