



KERALA STATE CO-OPERATIVE BANK

Regional Office, Sahakarana Shathabdi Mandiram, Kovilakathumpadam, Thiruvambady P.O, 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 **31-01-2025, at 11.00 am** through public auction at Ernakulam CPC, Kakkanadu 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.	Smt. Anitha.S Niravath House, Airapuram P.O, Kamartha, Pin-683541 & Guarantors: (1) Smt. Ammini M.K. Niravath House, Airapuram P.O, Kamartha, Pin-683541 (2) Sri. Aravindakshan.K. Vellamkunnath House, Pulluvazhi, Valayanchirangara P.O, Pin-683556	Valayanchirangara A/c No. 145760356000277	Rs. 24,07,141/- as on 24.12.2024 together with further interest and other charges from 25.12.2024 and other costs	Rs. 27,00,000/-	Rs. 2,70,000/-	All the part and parcel of 12 Ares of land comprised in Sy. No. 968/1/1, Re Sy. No. 39/17 Airapuram Village, Kunnathunad Taluk, Ernakulam District with all improvements thereon in the name of Smt. Ammini M.K. as per Deed No. 2265/87 of Puthencruz SRO. Boundaries: East: Property of Kakkattil Mathai, North: Property of Kakkattil Elikutty, Anitha; West: Property of Jayaraman, South: Road In the knowledge of the authorized Officer, EC upto 06-07-2024, No encumbrances seen.
2.	Sri. Thomas Leo Pold , Adambayil, Kalamassery P.O, Pallilamkara, HMT Junction, Pin-683503 & Guarantors: (1) Sri. Josy (Late), Varyath House, Near Blavu Kadavu, Cheranelloor P.O, Pin-682024 (2) Smt. Elsy (L/H of Sri. Josy), Varyath House, Near Blavu Kadavu, Cheranelloor P.O, Pin-682024 (3) Smt. Mary Tintu (L/H of Sri. Josy), Varyath House, Near Blavu Kadavu, Cheranelloor P.O, Pin-682024 (4) Sri. Naveen Paul (L/H of Sri. Josy), Varyath House, Near Blavu Kadavu, Cheranelloor P.O, Pin-682024	Kalamassery A/c No. 141260356000032	Rs. 23,29,209/- as on 24.12.2024 together with further interest and other charges from 25.12.2024 and other costs	Rs. 35,00,000/-	Rs. 3,50,000/-	All the part and parcel of 04.05 Ares of land comprised in Sy. No. 1039/3/1, Re Sy. No. 128/3 Thrikkakara North Village, Kanayannur Taluk, Ernakulam District with all improvements thereon in the name of Sri. Thomas Leo Pold as per Deed No. 4896/07 of Edapally SRO. Boundaries: East: Property of Kali, North: Property of Kochukunju; West: Property of Suseela, South: Property of Velayudhan, Pathway. In the knowledge of the authorized Officer, EC upto 04-12-2024, No encumbrances seen.
3.	Sri. Sureshkumar S S/o Sekharan, Parothumkuzhi House, Desom P.O, Aluva Pin-683102 & Guarantors: (1) Sri. Vysakh S S/o Sureshkumar S, Parothumkuzhi House, Desom P.O, Aluva Pin-683102 (2) Smt. Saranya D/o Sureshkumar S, Parothumkuzhi House, Desom P.O, Aluva Pin-683102	Athani A/c No. 140260471000125	Rs. 6,63,549/- as on 20.12.2024 together with further interest and other charges from 21.12.2024 and other costs	Rs. 10,00,000/-	Rs. 1,00,000/-	All the part and parcel of 0.81 Ares, 1.21 Ares (2.02 Ares) of land comprised in Sy. No. 249/3 (Re Sy. No. 90/1/2/2) Re Sy. No. 90/1/3 Parakadavu Village, Aluva Taluk, Ernakulam District with all improvements thereon in the name of Sri. Sureshkumar S & Smt. Kanchana Suresh as per Deed No. 2167/2016 of Chengamanad SRO. Boundaries: East: Canal Road, North: Property of Vinod; West: Property of Padayattil Krishnankutty, South: Property of Ashamol. In the knowledge of the authorized Officer, EC upto 04-12-2024, No encumbrances seen.
4.	Sri. Praveen Augustine S/o Augustine, Mangalapilly House, Cherukadappuram, North Kuthiathodu P.O, Pin-683594 & Guarantors: (1) Sri. Vijesh S/o Venugopal, Karinganamkodath House, Chalayka, North Kuthiathodu P.O, Pin-683594 (2) Sri. Augustine S/o Devassy, Mangalapilly House, Cherukadappuram, North Kuthiathodu P.O, Pin-683594 (3) Smt. Mercy W/o Augustine, Mangalapilly House, Cherukadappuram, North Kuthiathodu P.O, Pin-683594 (4) Sri. Praful Augustine , Mangalapilly House, Cherukadappuram, North Kuthiathodu P.O, Pin-683594	Puthenvelikkara A/c No. 144960356000192	Rs. 27,25,798/- as on 20.12.2024 together with further interest and other charges from 21.12.2024 and other costs	Rs. 39,05,000/-	Rs. 3,90,500/-	All the part and parcel of 6.48 Ares of land comprised in Sy. No. 32/5A Puthenvelikkara Village, Paravoor Taluk, Ernakulam District with all improvements thereon in the name of Sri. Augustine S/o Devassy as per Deed No. 3605/86 of Paravoor SRO. Boundaries: East: Panchayath Road, North: Property of Rajan; West: Property of Mercy, South: PWD Road, Property of Santhosh. In the knowledge of the authorized Officer, EC upto 15-11-2024, No encumbrances seen.
5.	Sri. Hameed P.H. , Pattarumadam House, Kottappady P.O, Kothamangalam-686692 & Guarantors: (1) Sri. Ali P.H. , Pattarumadam House, Kottappady P.O, Kothamangalam-686692 (2) Fathima Hameed , Pattarumadam House, Kottappady P.O, Kothamangalam-686692 (3) Suresh K.A. , Kottikkal House, Kottappady P.O, Kothamangalam-686692	Kottappady A/c No. 142260356000092	Rs. 33,63,045/- as on 20.12.2024 together with further interest and other charges from 21.12.2024 and other costs	Rs. 18,10,000/-	Rs. 1,81,000/-	All the part and parcel of 6.07 Ares, 6.88 Ares of land comprised in Sy. No. 281/2A/19/7, 281/2A/19/7 Kottappady Village, Kothamangalam Taluk, Ernakulam District with all improvements thereon in the name of Smt. Fathima Hameed & Sri. Ali P.H. as per Deed No. 975/2016, 976/2016 of Kothamangalam SRO. Boundaries (281/2A/19/7 -6.07 Ares): East: Property of Parekandam, North: Panchayath Road; West: Property of Ali Pattarumadam, South: Property of Ali Pattarumadam, Varghese. Boundaries (281/2A/19/7 -6.88 Ares): East: Property of Parekandam, North: Property of Fathima Pattarumadam, Way; West: Property of Pattarumadam Fathima, Property of Hameed etc., South: Property of Moleth Varghese. In the knowledge of the authorized Officer, EC upto 07-12-2024, No encumbrances seen.
6.	Sri. Tomjo Varghese , Mundothil House, Pazhoor, Piravom-686664 & Guarantors: (1) Smt. Thankamma Varghese @ Saramma , Mundothil House, Pazhoor, Piravom-686664 (2) Sri. Mathew Thomas , Mundothil House, Pazhoor, Piravom-686664 (3) Smt. Smitha W/o Mathew Mundothil House, Pazhoor, Piravom-686664 (4) Sri. Varghese M.T. , Mundothil House, Pazhoor, Piravom-686664	Piravom A/c No. 144760317000021	Rs. 23,79,576/- as on 20.12.2024 together with further interest and other charges from 21.12.2024 and other costs	Rs. 44,18,100/-	Rs. 4,41,810/-	All the part and parcel of 27.50 Ares of land comprised in Sy. No. 781,782/1, Re Sy. No. 342/10 Edayattuvayal Village, Kanayannur Taluk, Ernakulam District with all improvements thereon in the name of Smt. Thankamma Varghese @ Saramma as per Deed No. 2180/1990 of Piravom SRO. Boundaries: East: Property of Varghese & Private Way, North: Property of Rajan; West: Property of Ambujakshan, South: Property of Rajan. In the knowledge of the authorized Officer, EC upto 27-11-2024, No encumbrances seen.
7.	Sri. Tom Jose , Urumbiparayil, Elanji P.O, Koothattukulam-686665 & Guarantor: Sri. Benny Jose , Urumbiparayil, Elanji P.O, Koothattukulam-686665	Koothattukulam A/c No. 141960322001081	Rs. 84,02,010/- as on 20.12.2024 together with further interest and other charges from 21.12.2024 and other costs	Rs. 83,79,000/-	Rs. 8,37,900/-	All the part and parcel of 10.12, 18.62, 7.68, 2.02 Ares (38.44 Ares) of land comprised in Sy. No. 573/5B, 573/2A, 573/2B, 573/7B/1 Koothattukulam Village, Muvattupuzha Taluk, Ernakulam District with all improvements thereon in the name of Sri. Tom Jose as per Deed No. 87/2013 of Koothattukulam SRO. Boundaries: East: Property of Parayil Varkey, North: Property of Paikattil George; West: Mud Road, South: Road. In the knowledge of the authorized Officer, EC upto 21-11-2024, No encumbrances seen.
8.	Smt. Smitha Gopalakrishnan Nair , Kalarikkal House, Palakuzha, Koothattukulam P.O., Pin-686662 & Guarantors: (1) Sri. Chandran K.N. , Kalarikkal House, Kozhipilly, Koothattukulam P.O., Pin-686662 (2) Sri. Sajikumar K.V. , Kannamkadaykal, Palakuzha, Karimbana P.O., Pin-686662 (3) Sri. Sunilkumar , Kalarikkal House, Koothattukulam P.O., Pin-686662 (4) Smt. Sarada , Kalarikkal House, Kozhipilly, Koothattukulam P.O., Pin-686662	Koothattukulam A/c No. 141960356001298	Rs. 34,22,011/- as on 20.12.2024 together with further interest and other charges from 21.12.2024 and other costs	Rs. 66,00,000/-	Rs. 6,60,000/-	All the part and parcel of 12.14 Ares, 12.14 Ares (24.28 Ares) of land comprised in Sy. No. 150/3A/1, 150/3B/2 Palakuzha Village, Muvattupuzha Taluk, Ernakulam District with all improvements thereon in the name of Sri. Chandra Marar K.N. as per Deed No. 1992/1972 of Koothattukulam SRO. Boundaries: East: Property of Radhakrishnan, North: Road; West: Panchayath Road, South: Road. In the knowledge of the authorized Officer, EC upto 21-11-2024, 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 Kakkanad Branch, Ernakulam. 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 **30-01-2025, 5 PM**. The Sealed Tenders Covers will be opened by Authorized officer, at Kerala State Co-operative Bank, Credit Processing Center on **31-01-2025, 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 officer 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: Ernakulam, Date: 26-12-2024

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