

## **TENDER CUM AUCTION SALE NOTICE**

WHEREAS the Authorised Officer of the Bank had issued Demand Notices dated 08.07.2021 to :-

1) (1) Mr. Ummer T K, Prop. of M/s Navaratna Hypermarket, S/o Late Khadarkunji, Door Nos. XII/782-E2, E3 & G, Ashtamichira, Thrissur- 680 731 (2) Ms. Laila Valiyakath Vappu, W/o. Ummer T K and (3) Mr. Yasir T K, S/o. Ummer T K, all residing at Thanathuparambil House, Ashtamichira, Thrissur- 680 731, as Borrowers/ Guarantors/ Co-obligants with respect to the Credit Facilities/Loan accounts in the name of M/s Navaratna 111 Hypermarket; TENERAL CONTRACT MENTER COMPL

2) (1) Mr. Ummer T K, S/o Late Khadarkunji, and (2) Ms. Laila Valiyakath Vappu, W/o. Ummer T K, both residing at Thanathuparambil House, Ashtamichira, Thrissur- 680 731, as Borrowers/ Guarantors/ Co-obligants with respect to the Credit Facilities/Loan accounts in the name of Mr. Ummer T K;

-under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as 'The Act') and has taken possession of the immovable properties more fully described in the schedule dereunder under Section 13(4) of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 14.09.2021 Prop. of Maxamt Hypergmarket, 576 Late Khadhuk, ng Dob Kos XIFA

o. C. Ashtamionira, Thr

Guld 731 (E) Ms. Laila Vallyakarh 'yapoli AND WHEREAS, the Borrowers/ Guarantors/ Co-obligants have failed to pay the amount, Notice is hereby given that the immovable property more fully described in the Schedule hereunder will be sold by way of Tender Cum Auction on "as is where is" basis and "as is what is" condition, on the date and at the place mentioned herein below for realization of a total amount of Rs. 53,37,03,181.79 (Rupees Fifty Three Crores Thirty Seven Lakhs Three Thousand One Hundred and Eighty One and Paise Seventy Nine Only) being the sum of outstanding in the loan accounts as on 01.03.2023 together with further interest and costs, /subject to the following tterms and conditions: - K

tundar Section in 1 Estorcoment of the in Fablic of the in Salition 196 yrstaar Gdibaloog	the Securitisation an Herest Act. 2002 (herein Dia properties more full rad with Role 8 of the S	explicitly of Financial Access and ("construction of Financial Access and ("construction of the Acc") and has take ("construction of the schedule light inderiving the Effect (Enforcement) Bulles, 2002 de
Light Mint 1994 (1994) Nighten is Theory of Nighten is Theory of Nighten is the All the Strachalten for the Mine Hungted and st The Hungted and st	fowers/ Guarantors/, G at the immovable pro- way of Tendor Cum Au, and at the place men 1.79 (Rupees Pity Thre Che and Paise Severy) <del>01.03-2023 regether wa</del>	The city being the sum of curst and the solution of the sum of curst end solution of the sum of t

& D,AKP Centre, Christ College Road, Christ Nagar, Irinjalakuda Phone: 0480-2829236(AGM), 2829336(CM), 2821336(Gen); Email: ro1017@sib.co.inwww.southindianbank.com

The South Indian Bank Ltd., Registered Office. SIB House, T.B. Road, Mission Quarters, Thrissur, Kerala – 680 001 Phone: +91-487-2420020 Fax: +91-487-2442021Email: sibcorporate@sib.co.in CIN: L65191KL1929PLC001017, Website www.southindianbank.com Website www.southindianbank.com



## **REGIONAL OFFICE, IRINJALAKUDA**

	<u>Item No.1</u>	
Name of Property Owner	Mr.Ummer T K	
Description of property	All that parts and parcel of land admeasuring 24.28 Ares(60 cents), in Sy.No.347/2 & 348 along with a building No.BA (74346)/2018 having an approximate area of 10000 Sq. Ft. and all other improvements, usufructs and all other easementary rights therein of Vadakkumbhagam Village, Chalakudy Taluk, Thrissur District, more fully described in Sale. Dead No. 202 (2016, dated 20.05, 2016, 20	
	fully described in Sale Deed No. 993/2016 dated 09.05.2016 & Sale Deed No. 1474/2016 dated 05.07.2016 of SRO Mala in the name of Mr.Ummer T K and bounded as follows: East – PWD Road West – Property of Kalariparamba	
	North – Private Road South – Property of Kavanapilly sasi & others	
Reserve Price Earnest Money Deposit (EMD)	Rs.3,45,00,000/- (Rupees Three Crore Forty Five Lakhs only) Rs.34,50,000 /- (Rupees Thirty Four Lakhs Fifty Thousand only) All that part of parton cann admanstrong 24.28 Area(of tents)	
nali pra lije Polo	in 5 cNo.347/2 8/3/3 / and with a building No.BA (74346) 2016 having an approximate grad of 10000 Sp. Ft. and all other	

(EMD shall be paid before 10.30 am on 27.03.2023 by way of DD drawn in favour of "Authorized Officer, The South Indian Bank Limited" payable at Irinjalakuda/Thrissur or by RFGS/NEFT/Net banking to The Authorised Officer's Account No. 0463073000000104 maintained at Irinjalakuda-Christ Nagar Branch (IFSC/NEFT Code is SIBL0000463).

plante of Windommen (18) prophoed as	
--------------------------------------	--

	Printed Bit Annual III Annual III
Date and Place of Sale	27:03:2023 The South Indian Bank Ltd,
	<sup>177</sup> est - Proper Mrinialakuda Régional Office
	NO TO PRIME VI/950-C & D. AKP Centre
te de la companya an	South - Proce Christ College Road & attack
i e mana de la composición de la composic	123 Standards Willrinjalakuda-680125°Thriseur Verlagens and
lad the fill of the p	Repair Structure Rubbes in Polar Lakes Rity Thouspad only in
APPENDED IN THE POLY APPEND	the second start of the first st

Danse of the Aller,

## **TERMS AND CONDITIONS**

1) The property will be sold on "as is where is" basis and "as is what is" condition and the Bank is not responsible for title, condition or any other fact affecting the property. The particulars furnished regarding the secured asset is stated to the best of information of the Bank and the Bank will not be answerable for any error, misstatement or omission. 2) The proposed Tenderers shall read and understand the terms and conditions mentioned in the Tender Sale Notice which is published by the Bank in its Website/

The South Indian Bank Ltd., Regional Office, VI/950 C & D, AKP Centre, Christ College, Road, Christ Nagar, Irinjalak, da 68012 Phone: 0480-2829236(AGM), 2829336(CM). 2821336(Gen); Email: ro1017@sib.co.inwww.southindianbank.com V1/9E.0-1

The South Indian Bank Ltd., Registered Office. SIB House, T.B. Road, Mission Quarters, Thrissur, Kerala – 680,001 Phone: +91-487-2420020 Fax: +91-487-2442021Email: sibcorporate@sib co.in CIN: L65191KL1929PLC001017 Website:www.southindianbank.com Thriss

## **REGIONAL OFFICE, IRINJALAKUDA**



- Chalakudy Main Branch and Irinjalakuda Regional Office, VI/950-C & D, AKP Centre, Christ College Road, Irinjalakuda-680125, Thrissur and also visit the scheduled property and satisfy as to its area, boundaries etc, ownership, title, encumbrances, statutory approvals, measurements etc. The Bank shall not entertain any dispute regarding the Tender process or the scheduled property after participating in the sale.
- 3) Interested Tenderers shall produce a copy of any valid photo identity/ address proof. In case, the Tenderer is participating on authorization, he should produce the ID proof of himself and the Tenderer.
- 4) All amounts payable regarding the sale including EMD shall be paid by way of DD drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Authorised Irinjalakuda/RTGS/NEFT/net banking Officer Account No. to 0463073000000104 maintained at Irinjalakuda-Christ Nagar Branch (IFSC/NEFT Code is SIBL0000463). MELLING CHRIDINELI
- 5) Interested Tenderers shall submit Demand Draft for the EMD at The South Indian Bank Ltd, Regional Office, Irinjalakuda along with the Tenderlin a sealed cover before 10.30 AM on 27.03.2023 de area, poundaries et - we biship, tak, encombrances, signif appon**o**vals, me Priorits eac. The Bank split indicentation may dispute records or up
- 6) The Right of entry to the place of sale will be restricted to the Tenderers who have submitted the Tender letter and EMDain a sealed coven within the stipulated time or within such time as may be decided by the Authorised officer at his sole discretion. himself and da ideren
- 7) The Authorised Officer has got right to cancel/ postpone the Auction without assigning any reason whatsoever Further, sthe Authorised Officer ishall have the discretion to accept/reject or return any or all the Tenders already submitted and the Bank will not entertain any claim or representation in that regard from the Tenderers C/NEFT Code 3101.0009.49
- 8) The Sealed Tenders swill be ropened by the Authorised Officer on 27.03.2023 at 11.00AM. Any tender received quoting a price below the Reserve Price will be rejected outright.
- 9) After opening the tenders, the Tenderers who are present may be given an opportunity at the discretion of the Authorised Officer to have interise bidding among themselves totenhance their offer price. decided by the uncertained officient at his sole discretion.
- iter has got right to call  $\sim$  i pushpone the Auction without assigning (7) The Authorites 10) The Successful Tenderer should pay 25/% lof the bid amount (less EMD) immediately on receipt of bid acceptance letter and the balance 75% amount within 15 days of the sale, failing which the entire ramountopaid by the Tenderer shall be forfeited by the Authorised Officer, without any notice and the sale will be cancelled and the property will be brought to sale again. However, in desirable cases the time may be extended at
- (i) the sole discretion of the Secured Creditor. April horised - Officer contrating a segnt
- The South Indian Bank Ltd., Regional Office, VI/950- C & D,AKP Centre, Christ College Road, Christ Nagar, Irinjalakuda 680126 Phone: 0480-2829236(AGM), 2829336(CM), 2821336(Gen); Email: ro1017@sib.co.inwww.southindianbank.com
- The South Indian Bank Ltd., Registered Office, 818 House, T.B. Road, Mission Quarters, Thrissur, Kerala, 680 0 Phone: +91-487-2420020 Fax: +91-487-2442021Email: sibcorporate@sib.co.in CIN: L65191KL1929PLC00101 111 at to enhance th

Page 3

ferfonize, d

**REGIONAL OFFICE, IRINJALAKUDA** 



- 11) The sale is subject to confirmation by the Authorised Officer, who shall have right to cancel the sale also notwithstanding that the successful Tenderer has remitted the 25% of Sale amount. Further, the sale is also subject to confirmation by the Secured Creditor.
- 12) On the sale being confirmed and on receipt of the entire sale proceeds by the Authorised Officer, the successful Tenderer will be issued with a Sale Certificate as per the terms and conditions of the Bank and the SARFAESI Act. The successful Tenderer should pay all the existing dues etc., to the Government/ Local Authorities including charges/ fees payable for registration of sale certificate such as registration Fees, Stamp Duty etc., as applicable as per law.
- 13) The Authorised Officer or Bank will not be held responsible for any charge, lien, encumbrance, property taxion any dues to the Government or anybody in respect of the properties under sale that adding that the sale is also up or to commation by the sale
- 14) The successful Tenderer shall pay all Taxes/ Electricity/ Water/ Sewerage Charges or any other charges demanded by any authority after the acceptance of the bid, even if it the pertains to previous periods and on monthly the entire sale programs by Id
- 15) The Successful Tenderer shall, lat his cost, get the Electricity/ Water/ Sewerage connection etc. and any other common services transferred in his name, escillation of the second data of the second data of the properties from 01/01/1992 to 02/11/2022 and has noted encumbrances of Sub Court, Irinjalakuda vide OS.26/2020, IA.1/2020 against the property. However, these are subsequent encumbrances after the date of Mortgage of the same properties and hence the bank being secured creditor has first charge by way of priority over the said properties and the sale proceeds thereof.
- 17) For any further information and for inspection of property, the intended Tenderers may contact the Authorised Officer [Phone No. (+91) 480 2829336]; . (+91)8589839481 or The South Indian Bank Ltd. Chalakudy Main Branch [Phone No. (+91)7356170855, (+91) 480 2702387] during working hours.

(Bank) reserves its right to proceed with appropriate recovery measures against the accounts in which the aforementioned property is commonly secured.)

thed encombrances

joby biking hours

pas obtained ES For THE SOUTH INDIAN BANK LTD.

Manager)

Date : 02.03.2023 Place : Irinjalakuda

(G) The Authorit

171.

0.370.0%

The South Indian Bank Ltd., Regional Office VI/950-C & D,AKP Centre, Christ College Road, Christ Nagar, Irinjalakuda-680125 Phone: 0480-2829236(AGM), 2829336(CM), 2821336(Gen); Email: ro1017@sib.co.inwww.southindianbank.com

The South Indian Bank Ltd., Registered Office, SIB House, T.B. Road, Mission Quarters, Thrissur, Kerala , 680 001 Phone: +91-487-2420020 Fax: +91-487-2442021Email: sibcorporate@sib.co.in.CIN: L65191KL1929PLC001017, China Control of the South Sout

Regiechie