

Ref: RO-KKD/ACR/TDR/01/2023-24

Date: 26/04/2023

TENDER CUM AUCTION SALE NOTICE

WHEREAS, the Authorised Officer of the Bank had issued Demand Notice dated 08-07-2021 to the Borrower(s) (1) Mrs. Beena KP (Proprietrix: M/s Sumix Kids Wear) at Door No. TP/13/304E, Cheenippadi, Pathiriyal P.O, Thiruvali, Malappuram-676123 and Guarantors (2) Mr. Muraleedharan P, and (3) Mr. Srihari M addressee No:1 to 3 among you residing at Muralika House, Puthukudi Road, Manjeri, Malappuram – 676121 (4) Mr. Krishnakumar P residing at Palliyali Madathil House, Narukara P.O, via Manjeri, Pookkottur, Malappuram-676517 and (5) Mr. Krishnakumar V R residing at Vazhuvelil Vadakkethil House, Malamekara, Adoor P.O, Pathanamthitta-691523 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 Physical possession of the immovable properties, more fully described in the schedule hereunder under Section 13(4) of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on following dates; Item No-1 on 05/11/2022, Item No-2 on 08/11/2022, Item No-3 on 29/12/2022, Item No-4(a) 4(b) on 29/12/2022, Item No-5 on 08/11/2022, Item No-6 on 05/11/2022 and Item No-7 on 30/09/2022.

AND WHEREAS, the Borrower(s) have failed to pay the amount, Notice is hereby given that the immovable properties 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 (with respect to the lie, nature and physical status of the secured asset/s), on the date and at the place mentioned herein below for realization of a sum of Rs.15,02,04,711.13 (Rupees Fifteen Crore Two Lakh Four Thousand Seven Hundred and Eleven Paise Thirteen Only) as on 16-08-2022 as per claim in OA No.668/2022 filed before the hon'ble DRT-1 at Ernakulam, with further interest, penal interest and costs, in the account/s of M/s Sumix Kids Wear (Proprietrix: Mrs Beena K P) with Perinthalmanna Branch of the Bank, subject to the following terms and conditions: -

Item No. 1

Name of Property Owner	Mrs. Beena K P
Description of property	All that part and parcel of land admeasuring 4.05 Ares (i.e 10 Cents) along with three storied commercial building bearing No XIII/304A admeasuring 10500 sq.ft (approximately) and all other usufructs and improvements thereon in Re-Sy.No. 244/12-1 (Old Sy. No. 393/4) situated in Thiruvali Village, NilamburTaluk, Malappuram District, owned by Mrs. Beena K P, more particularly described in Registered Jenmam Deed No. 7458/2011 dated 07.12.2011 of SRO Wandur, with following boundaries:-



Reserve Price	East: Panchayath Road South: Panchayath Road West: Property of Mohandas Rs. 54,90,000.00 (Rupees Fifty Four Lakh Ninety Thousand Only)
Earnest Money Deposit (EMD)	
Date and Place of Sale	08-06-2023 at 11:30AM at The South Indian Bank LTD, Manjeri, XX/240, Ram Building, (1st Floor), Court Road Manjeri, Malappuram, Kerala-676121.Email: br0047@sib.co.in

Item No. 2

Name of Property Owner	Mrs. Beena K P
Description of property	All that part and parcel of land admeasuring 10 Cents along with commercial building No: XIII/304C, D admeasuring 2300 sq.ft (approximately) and all other usufructs and improvements thereon in Re-Sy.No. 244/13-1 (Old Sy. No. 393/5) situated in Thiruvali Village, NilamburTaluk, Malappuram District, owned by Mrs. Beena K P, more particularly described in Registered Jenmam Deed No. 7301/2011 dated 01.12.2011 of SRO Wandur, with following boundaries:-
	North: Property of Subramanian East: Property of Parambadan Rajan South: Panchayath Road and Property of Parambadan Rajan West: Panchayath Road
Reserve Price	Rs. 10,01,000.00 (Rupees Ten Lakh One Thousand Only)
Earnest Money Deposit (EMD)	Rs. 1,00,100.00 (Rupees One Lakh One Hundred Only)
Date and Place of Sale	08-06-2023 at 11:30AM at The South Indian Bank LTD, Manjeri, XX/240, Ram Building, (1st Floor), Court Road Manjeri, Malappuram, Kerala-676121.Email: br0047@sib.co.in

Item No. 3

Name of Property Owner	Mr. Muraleedharan P
	All that part and parcel of land admeasuring 2.60 Ares (i.e 6.50 Cents) along with three storied residential building bearing number XIII/208A, XIII/208A1 of Manjeri Muncipality

The South Indian Bank Ltd, REGD OFFICE, 'SIB HOUSE', TB Road, Mission Quarters, Thrissur-680 001
Tel No: (0487) 2420020 E-mail: sibcorporate@sib.co.in
Corporate Identity Number: L65191KL1929PLC001017



	admeasuring 2800 sq.ft (approximately) and all other usufruct and improvements thereon in Re-Sy.No. 39/4 4 (Old Sy. No. 72/2) situated in Manjeri Village, Eranad Taluk, Malappuran District, owned by Mr. Muraleedharan P, more particularly described in Item No 5 of Registered Partition Deed No. 3391/1997 dated 11.09.1997 of SRO Manjeri, with following boundaries:-
Reserve Price	North: Property of Baby Sreekumar East: Share of of Bala Saraswathy South: Road West: Property of Bhaskaran Nair and Way Rs. 79,31,000.00 (Rupees Seventy Nine Lakh Thirty One Thousand Only)
Earnest Money Deposit (EMD)	Rs. 7,93,100.00 (Rupees Seven Lakh Ninety Three Thousand One Hundred Only)
Date and Place of Sale	08-06-2023 at 11:30AM at The South Indian Bank LTD, Manjeri, XX/240, Ram Building, (1st Floor), Court Road Manjeri, Malappuram, Kerala-676121.Email: br0047@sib.co.in

Item No. 4(a) & Item No. 4(b)

Name of Property Owner	Mr. Srihari M
Description of property	Item No. 4(a) All that part and parcel of land admeasuring 31.45 Ares (i.e. 77.70 Cents) and all other usufructs and improvements thereor in Re-Sy.No. 239/7-1-1 situated in Thiruvali Village NilamburTaluk, Malappuram District, owned by Mr. Srihar M, more particularly described in Registered Jenmam Deed No. 1398/2018 dated 19.03.2018 of SRO Wandur, with following boundaries:- North: Way having 3 feet width East: Way having 10 feet width South: Property of the heirs of Meniyil Gopalan and Property of Kattekkadan Marakkar West: Property lying in Sy No. 239/4
	Item No. 4(b) All that part and parcel of land admeasuring 64.98 Cents and all other usufructs and improvements thereon in Re-Sy.No. 239/4 situated in Thiruvali Village, NilamburTaluk, Malappuram District, owned by Mr. Srihari M, more



	particularly described in Registered Jenmam Deed N 1609/2018 dated 21.03.2018 of SRO Wandur, with following boundaries:
	North: Way having 3 feet width East: Property assigned to Srihari South: Property of the heirs of Meniyil Gopalan and Propert of Kattekkadan Marakkar West: Way having 3 feet width
	Common Boundaries of Item No. 4(a) & 4(b) North: Way having 3 feet width East: Way having 10 feet width South: Property of the heirs of Meniyil Gopalan and Property of Kattekkadan Marakkar West: Way having 3 feet width
Reserve Price	Rs. 71,35,000.00 (Rupees Seventy One Lakh Thirty Five Thousand Only)
Earnest Money Deposit (EMD)	Rs. 7,13,500.00 (Rupees Seven Lakh Thirteen Thousand Five Hundred Only)
Date and Place of Sale	08-06-2023 at 11:30AM at The South Indian Bank LTD, Manjeri, XX/240, Ram Building, (1st Floor), Court Road Manjeri, Malappuram, Kerala-676121.Email: br0047@sib.co.in

Item No. 5

Mrs. Beena K P All that part and parcel of land admeasuring 25 Cents along with commercial building no XIII/304E admeasuring 6500 sq.ft (approximately) and all other usufructs and improvements thereon in Re-Sy.No. 244/14-2 and 244/20-2 (Old Sy. No. 393/6 and 394/2) situated in Thiruvali Village, NilamburTaluk, Malappuram. District
particularly described in Registered Jenmam Deed No. 2490/2018 dated 26.05.2018 of SRO Wandur, with following boundaries:-
East: Property of Pradeep S Nair South: Panchayath Road West: Panchayath Road
]



Reserve Price	Rs. 25,01,000.00 (Rupees Twenty Five Lakh One Thousand Only)
Earnest Money Deposit (EMD)	Rs. 2,50,100.00 (Rupees Two Lakh Fifty Thousand One Hundred Only)
Date and Place of Sale	08-06-2023 at 11:30AM at The South Indian Bank LTD, Manjeri, XX/240, Ram Building, (1st Floor), Court Road Manjeri, Malappuram, Kerala-676121.Email: br0047@sib.co.in

Item No. 6

Name of Property Owner	Mrs. Beena K P
Description of property	All that part and parcel of land admeasuring 92.60 Cents along with commercial building no XIII/304F admeasuring 15000 sq.ft (approximately) and all other usufructs and improvements thereon in Re-Sy.No. 239/8-2 and 239/8-3 (Old Sy. No. 394/2) situated in Thiruvali Village, NilamburTaluk, Malappuram District, owned by Mrs. Beena K P, more particularly described in Registered Jenmam Deed No. 4372/2017 dated 26.10.2017 and Registered Jenmam Deed No. 4463/2017 dated 01.11.2017 of SRO Wandur, with following boundaries:-
	North: Panchayath Road East: Panchayath Road and Way having 9 feet width South: Property set apart to the way
Reserve Price	West: Property belongs to heirs of Mattayi Aboobacker Haji Rs. 2,96,64,000.00 (Rupees Two Crore Ninety Six Lakh Sixty Four Thousand Only)
Earnest Money Deposit (EMD)	Rs. 29,66,400.00 (Rupees Twenty Nine Lakh Sixty Six Thousand Four Hundred Only)
Date and Place of Sale	08-06-2023 at 11:30AM at The South Indian Bank LTD, Manjeri, XX/240, Ram Building, (1st Floor), Court Road Manjeri, Malappuram, Kerala-676121.Email: br0047@sib.co.in

Item No. 7

Name of Property Owner	Mr. Krishnakumar P
	All that part and parcel of land admeasuring 5 Cents along with residential building No. 47/339F admeasuring 1800 sq.ft (approximately) and all other usufructs and improvements thereon in Re-Sy.No. 38/56 (Old Sy. No. 59/3) situated in NarukaraVillage, Eranad Taluk, Malappuram District, owned

The South Indian Bank Ltd, REGD OFFICE, 'SIB HOUSE', TB Road, Mission Quarters, Thrissur-680 001
Tel No: (0487) 2420020 E-mail: sibcorporate@sib.co.in Website: www.southindianbank.com
Corporate Identity Number: L65191KL1929PLC001017





	by Mr. Krishnakumar P, more particularly described in Registered Jenmam Deed No. 1602/2013 dated 04.03.2013 of SRO Manjeri, with following boundaries:-
	North: Property of Abdulla Koya
	East: Municipal Road
	South: Property of Shaji
D	West: Way
Reserve Price	Rs. 39,13,000.00 (Rupees Thirty Nine Lakh Thirteen Thousand Only)
Earnest Money Deposit (EMD)	Rs. 3,91,300.00 (Rupees Three Lakh Ninety One Thousand Three Hundred Only)
Date and Place of Sale	08-06-2023 at 11:30AM at The South Indian Bank LTD, Manjeri, XX/240, Ram Building, (1st Floor), Court Road Manjeri, Malappuram, Kerala-676121.Email: br0047@sib.co.in



TERMS AND CONDITIONS

- 1) The property will be sold on "as is where is" basis and "as is what is" condition (with respect to the lie, nature and physical status of the secured asset/s) 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 / Branch MANJERI at XX/240, Ram building ,(1st floor),Court road Manjeri, Malappuram,kerala 676121 Ph:0483-2766124, 2766613 and Regional Office Kozhikode at 1st Floor, Happy Towers, Ward No. 7, Mananchira, Vaikom Mohammed Basheer Road, Kozhikode, Kerala 673001 Ph:0495-2726726-2726727 and also visit the scheduled property and satisfy as to its area, boundaries, 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 Kozhikode or through RTGS to Account No: 0412073000000541 held by "The Authorised Officer" in The South Indian Bank Ltd, Branch Kozhikode S M Street (IFSC Code: SIBL0000412)
- 5) Interested Tenderers shall submit Demand Draft/ RTGS Receipt as the case may be for the EMD at The South Indian Bank Ltd. Perinthalmanna along with the Tender in a sealed cover before 11 AM on 08-06-2023
- 6) The Right of entry to the place of sale will be restricted to the Tenderers who have submitted the Tender letter and EMD in a sealed cover within the stipulated time or within such time as may be decided by the Authorised officer at his sole discretion.
- 7) The Authorised Officer has got right to cancel/ postpone the Auction without assigning any reason whatsoever. Further, the Authorised Officer shall 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.
- 8) The Sealed Tenders will be opened by the Authorised Officer on 08-06-2023 at 11:30AM. 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 inter se bidding among themselves to enhance their offer price.
- 10) The Successful Tenderer should pay 25 % of the bid amount (less EMD) immediately on receipt of bid acceptance letter in his favour or not later than the next working day of the date of Tender Cum Auction Sale and the balance 75% amount within 15 days of the sale, failing which the entire amount paid 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 the sole discretion of the Authorised Officer.

- 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 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 tax or any dues to the Government or anybody in respect of the properties under 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 pertains to previous periods.
- 15) The Successful Tenderer shall, at his cost, get the Electricity/ Water/ Sewarage connection etc. and any other common services transferred in his name.
- 16) The Authorised Officer has obtained EC/ search report regarding the property from 01-01-1988 to 25-11-2022 and it contains <u>no encumbrance</u>.
- 17) For any further information and for inspection of property, the intended Tenderers may contact the Authorised Officer or The South Indian Bank Ltd., Branch Perinthalmanna during working hours or may contact Authorised Officer or The South Indian Bank Ltd Regional Office Kozhikode, 1st Floor, Happy Towers, Ward No. 7, Mananchira, Vaikom Mohammed Basheer Road, Kozhikode, Kerala 673001 Ph:0495-2726726-2726727 at the South Indian Bank Ltd Perinthalmanna (Ph:04933-226645) during working hours.

Date:26-04-2023

Place: KOZHIKODE

For The South Indian Bank Ltd.

Chief Manager & Zonal Head MSME - Corporate Recovery AUTHORISED OFFICER

(CHIEF MANAGER)





Copy to;

1)	Mrs. Beena K P W/o Muraleedharan P, Proprietrix of M/s. Sumix Kids Wear, Door No. TP/13/304E, Cheenippadi, Pathiriyal P.O, Thiruvali, Malappuram-676123	2)	Mr. Muraleedharan P S/o Late Gopinathan Nair, Muralika House, Puthukkody Road, Manjeri, Malappuram-679121
	Also at:- Muralika House, Puthukkody Road, Manjeri, Malappuram-679121		
3)	Mr. Srihari M S/o Muraleedharan P, Muralika House, Puthukkody Road, Manjeri, Malappuram-679121	4)	Mr. Krishnakumar P S/o Gopi, Palliyali Madathil House, Narukara P.O, via Manjeri, Pookkottur, Malappuram-679121
5)	Mr. Krishnakumar V R S/o Ramakrishnakurup, Vazhuvelil Vadakkethil House, Malamekara, Adoor P.O, Pathanamthitta-691523		