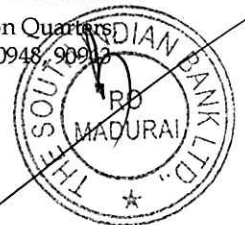


TENDER CUM AUCTION SALE NOTICE

WHEREAS the Authorised Officer of the Bank (hereinafter referred as AO) had issued Demand Notice dated 25-01-2022 to Borrowers/Guarantors 1)Mr.Bhavani SM Eddwin Jose, Prop.:M/s.Bhavani Traders, 8/70-1, S.M.Building, Perinchakonam, Chenkody PO, Kanyakumari, Tamilnadu-629177, Also at: 4-50, Jose Illam, Perinchakonam Chenkody PO, Kanyakumari, Tamilnadu-629177, Also at: 17-242, SM Complex, Muttaikadu, Kumarapuram Post Kanyakumari Tamilnadu 629164 2) Mr.S.M.Godwin Jose, residing at Jana Illam, 4/71-1 Perinchakonam Chenkody PO, Kanyakumari,Tamil Nadu-629177 3) Mrs. Jobina Bavani Eddwin Jose@Jobina, residing at 24-15, Medavilai, Muttaikadu, Kumarapuram, Kanyakumari,Tamilnadu-629177, Also at: 4-50, Jose Illam, Perinchakonam, Chenkody PO, Kanyakumari, Tamilnadu-629177 & 4) Mr. Selvaraj Muthaiyan, residing at Meecode, Perinchakonam, Chenkody PO, Kanyakumari, Tamilnadu-629177 Also at: 4-50, Jose Illam, Perinchakonam Chenkody PO, Kanyakumari, Tamilnadu-629177 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 hereunder under Section 13(4) of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 07-04-2022.

AND WHEREAS, the borrowers/ guarantors 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, on the date and at the place mentioned herein below for realization of a sum of Rs.3,25,00,192.70 (Rupees Three Crore Twenty Five Lakh One Hundred Ninety Two and Paise Seventy only) as on 07-08-2023 with further interest and costs, subject to the following terms and conditions: -

Name of Property Owner	Mr. Bhavani SM Eddwin Jose
Description of the immovable property:	
<u>Item No:1</u>	
All that part and parcel of Land admeasuring 40 cents along with all construction, improvements, easement right existing and appurtenant thereon in old Sy No.3515, Re Sy No 393/8 in Kumarapuram(Kothanallor) Village, Kalkulam Taluk, Kanyakumari District(covered by Patta No 5088 Vilavan code) owned by Mr Bhavani S M Eddwin Jose, morefully described in the Sale Deed no 2069/2010 dated 28.06.2010 of Sub Registrar Office – Thuckalay and bounded on North : Property of Chellakkan & Parameswaran (Land in RS No 393/1,2), South: Panchayath Road & Property of Mr Bhavani S M Eddwin Jose (Land in RS No 393/17A), East: : Property of Joseph & Sivan Nadar (Land in RS No 393/3,7), West: : Anathalachi Kulam (Land in RS No 393/1 & RS No 393/9)	



Item No:2

All that part and parcel of Land admeasuring 5.60 cents along with all construction, improvements, easement right existing and appurtenant thereon out of the Layout of 1 Acres 30 cents , 50 Square links in old Sy No3499/1,3499/2,3500,3501,3509B,3510 Re Sy No393/17A in Kumarapuram (Kothanallor) Village, Kalkulam Taluk, Kanyakumari District, owned by Mr Bhavani S M Eddwin Jose morefully described in the Sale Deed no 981/2010 dated 22.03.2010 of Sub Registrar Office – Thuckalay (access rights over 7.750 cents of land in RS No 407/7 as per Pathway agreement No 1017/2010 dated 24.03.2010 of SRO Thuckalay) and plot bounded on North : Pathway, South: Property of Jeyajeniha, East: Property of Stephen roy, West: : Kulam

Item No:3

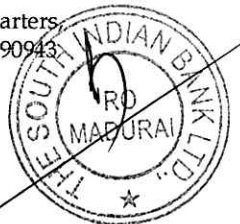
All that part and parcel of Land admeasuring 5.50 cents along with all construction, improvements, easement right existing and appurtenant thereon out of the Layout of 1 Acres 30 cents , 50 Square links in old Sy No3499/1,3499/2,3500,3501,3509B,3510 Re Sy No393/17A in Kumarapuram (Kothanallor) Village, Kalkulam Taluk, Kanyakumari District, owned by Mr Bhavani S M Eddwin Jose morefully described in the Sale Deed no 981/2010 dated 22.03.2010 of Sub Registrar Office – Thuckalay (access rights over 7.750 cents of land in RS No 407/7 as per Pathway agreement No 1017 /2010 dated 24.03.2010 of SRO Thuckalay) and plot bounded on North : Pathway, South: Property of Jyothilal Moorthy & Nessayyan, East: Property of Muralidharan & Anitha kumari, West: : Property of Stephen Roy

Item No: 4

All that part and parcel of Land admeasuring 4.60 cents along with all construction, improvements, easement right existing and appurtenant thereon out of the Layout of 1 Acres 30 cents , 50 Square links in old Sy No3499/1,3499/2,3500,3501,3509B,3510 Re Sy No393/17A in Kumarapuram (Kothanallor) Village, Kalkulam Taluk, Kanyakumari District, owned by Mr Bhavani S M Eddwin Jose morefully described in the Sale Deed no 981/2010 dated 22.03.2010 of Sub Registrar Office – Thuckalay (access rights over 7.750 cents of land in RS No 407/7 as per Pathway agreement No 1017 /2010 dated 24.03.2010 of SRO Thuckalay) and Plot bounded on North : Pathway, South: Pathway & Property of Surendran, East: Pathway, West: : Property of Muralidharan & Anitha kumara

Item No: 5

All that part and parcel of Land admeasuring 5.50 cents along with all construction, improvements, easement right existing and appurtenant thereon out of the Layouts of 1 Acres 30 cents , 50 Square links in old Sy No3499/1,3499/2,3500,3501,3509B,3510 Re Sy No393/17A,393/16A in Kumarapuram (Kothanallor) Village, Kalkulam Taluk, Kanyakumari District, owned by Mr Bhavani S M Eddwin Jose morefully described in the Sale Deed no 981/2010 dated 22.03.2010 of Sub Registrar Office – Thuckalay (access rights over 7.750 cents of land in RS No 407/7 as per Pathway agreement No 1017 /2010 dated 24.03.2010 of SRO Thuckalay) and Plot bounded on North : Property of Sanel Kishore and





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Gnanavaram, South: Property of Krishnapillai, Sanju kumar & Padmadhas, East: Property of Jothilal Moorthy, West: : Pathway and Property of Albert

Item No:6

All that part and parcel of Land admeasuring 49.20 cents with all construction, improvements, easement right existing and appurtenant thereon in Old Sy No 1184A, Re Sy No 101/12A in Thuckalay Village, Kalkulam Taluk, Kanyakumari District, owned by Mr Bhavani S M Eddwin Jose, morefully described in the Settlement Deed no 351/2018 dated 29.01.2018 of Sub Registrar Office – Thuckalay and bounded on North :, Property of Alphonsa, Swami & Rethinamoni, South: Panchayath Pathway, East: Panchayath Pathway & Property of Rajan, West: : Property of Sulthan.

Reserve Price

Item No:1

Reserve Price at Rs.50,00,000/- (Rupees Fifty Lakhs Only)

Item No:2

Reserve Price at Rs.11,20,000/- (Rupees Eleven Lakhs Twenty Thousand Only)

Item No:3

Reserve Price at Rs.11,00,000/- (Rupees Eleven Lakhs Only)

Item No:4

Reserve Price at Rs.9,20,000/- (Rupees Nine Lakhs Twenty Thousand Only)

Item No:5

Reserve Price at Rs.11,00,000/- (Rupees Eleven Lakhs Only)

Item No:6

Reserve Price at Rs.86,10,000/- (Rupees Eighty Six Lakhs Ten Thousand Only)

Earnest Money Deposit (EMD)

Item No:1

Rs.5,00,000 /- (Rupees Five Lakhs only)

Item No:2

Rs.1,12,000 /- (Rupees One Lakh Twelve Thousand only)

Item No:3

Rs.1,10,000 /- (Rupees One Lakh Ten Thousand only)

Item No:4

Rs.92,000 /- (Rupees Ninety Two Thousand only)

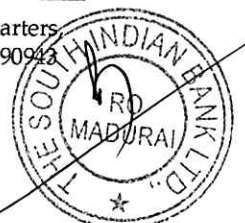
Item No:5

Rs.1,10,000 /- (Rupees One Lakh Ten Thousand only)

Item No:6

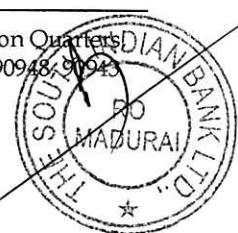
Rs.8,61,000 /- (Rupees Eight Lakhs Sixty One Thousand only)

Date and Place of Sale : 19-09-2023 at 11.00AM for all items (Item No:1 to 6) at The South Indian Bank Ltd., **Thuckalai Branch**, D.No:32, Ward No:13, Sevalayam, Main Road, Thuckalai P.O., Kanyakumari District, Tamil Nadu-629175.



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 Cum Auction Sale Notice which is published by the Bank in its Website www.southindianbank.com, Thuckalai Branch and Madurai Regional Office 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 including PAN wherever applicable. 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 Madurai/RTGS to Account No.0044073000002184, Beneficiary name: 'Authorised Officer, The South Indian Bank Ltd' IFSC Code:SIBL0000044. DD/RTGS receipt shall be submitted along with Tender Letter in sealed cover to be submitted to the AO before the time of sale as given above.
- 5) Interested Tenderers shall submit Demand Draft/RTGS Receipt as the case may for the EMD at The South Indian Bank Ltd., Thuckalai branch, along with the Tender in a sealed cover before 10.30 AM on 19-09-2023.
- 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 at 11.00 AM for all Properties (Item No:1 to 6) on 19-09-2023. 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 after 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 Secured Creditor.





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- 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, GST 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 properties from 01-01-2022 to 01-08-2023 and it contains no encumbrance.
- 17) For any further information and for inspection of property, the intended Tenderers may contact the Authorised Officer or The South Indian Bank Ltd., Thuckalai Branch Manager (Ph. No. 04651-252066/9894647220/8524875221) during working hours.

Date: 08-08-2023
Place: Madurai



For The South Indian Bank Ltd.,

AUTHORISED OFFICER
(CHIEF MANAGER)