

**TENDER CUM AUCTION SALE NOTICE**

WHEREAS the Authorised Officer of the Bank had issued Demand Notice dated 13.10.2021 to (1) **Mr Dixon Davis** , (2) **Mrs Anu Sunny K**; **Both of them having address at : Chalakkal House, Konchery Road, Mulankunnathukkavu P O, Thiroor, Thrissur-680581** as Co-obligants/ Guarantors 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 18.10.2022

AND WHEREAS, the borrower/ 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 22,56,899.07 (Rupees Twenty Two Lakh Fifty Six Thousand Eight Hundred Ninety Nine And Paise Seven Only) as on 15.10.2023 with further interest @ 9.35% per annum with monthly rest and penal interest @ 2% per annum from 16.10.2023 and costs with regard to Housing Loan (for Ac No 0185655000000347), subject to the following terms and conditions: -

Name of Property Owner	Mr Dixon Davis and Mrs Anu Sunny K
Description of property	All that piece and parcel of Apartment No. IV/489 on ground floor having super built up area of about 1100 Sq.Ft with one reserved car parking space in the front side of the building namely "Madhavam Apartment" together with ¼ undivided and inseperable share in the total extent of 2.94 Ares along with right to use common facilities and amenities, right of way and all other easementary rights existing and appurtenant thereon situated in Old Sy.No.14/3p Re.Sy.No.121/4p of Pottor Village, Thrissur Taluk, Thrissur District and owned by Mr Dixon Davis and Mrs Anu Sunny K, more fully described in Sale Deed No. 2101/17

The South Indian Bank Ltd., Regional Office Thrissur, Platinum Jubilee Building, Civil Lane Road, Ayanthole Thrissur-680003. Ph:9895099120  
| ro1006@sib.co.in

Regd. Office : SIB House, TB Road, Mission Quarters, Thrissur, Kerala - 680001

	dated 18.08.2017 of Sub Registrar Office Thrissur and bounded on as per Title Deed.												
	<table><tr><td>North</td><td>:</td><td>Achutham Buildings</td></tr><tr><td>South</td><td>:</td><td>Property of Raghavan</td></tr><tr><td>East</td><td>:</td><td>Kesavam Apartment</td></tr><tr><td>West</td><td>:</td><td>Property of Subrahmanian and Private Way.</td></tr></table>	North	:	Achutham Buildings	South	:	Property of Raghavan	East	:	Kesavam Apartment	West	:	Property of Subrahmanian and Private Way.
North	:	Achutham Buildings											
South	:	Property of Raghavan											
East	:	Kesavam Apartment											
West	:	Property of Subrahmanian and Private Way.											
Reserve Price	Rs. 24,75,000/- (Rupees Twenty Four Lakh Seventy Five Thousand Only)												
Earnest Money Deposit (EMD)	Rs. 2,47,500/- (Rupees Two Lakh Forty Seven Thousand Five Hundred Only)												
Date and Place of Sale	07.11.2023 at 11.00 AM, The South Indian Bank Ltd, Thrissur Regional Office, Platinum Jubilee Building, Civil Lane Road, Ayyanthole, Thrissur-03												

### 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/ THIROOR Branch at *THIROOR (THRISSUR DIST).ADDRESS, : GRESHMAM', DO.NO.IV/326/A, THIROOR, THRISSUR, KERALA-680581* and Thrissur Regional Office at Platinum Jubilee Building, Civil Lane Road, Ayyanthole, Thrissur- 680003 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 and PAN Card copy. In case the Tenderer is participating on authorization, he should produce the ID proof of himself and the Tenderer.

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- 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 Thrissur /RTGS/NEFT/net banking to Authorised Officer Account No. "account No. 0084073000004388 of Authorised Officer, maintained at Thrissur Main Branch (IFSC/NEFT Code is SIBL0000084).
- 5) Interested Tenderers shall submit Demand Draft/RTGS receipt as the case may be for the EMD at The South Indian Bank Ltd. Thrissur Regional Office along with the Tender in a sealed cover before 10.30 AM 07.11.2023
- 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 sale 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 07.11.2023 11.00 AM. 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 tender amount (less EMD) 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.
- 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.

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- 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 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/ Sewerage connection etc. and any other common services transferred in his name.
- 16) The Authorised Officer has obtained EC regarding the property from 01.01.1992 to 07.07.2023 and it contains no encumbrances.
- 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 Thiroor during working hours.

Date: 16.10.2023

Place: Thrissur

  
**AUTHORISED OFFICER**

