

## TENDER CUM AUCTION SALE NOTICE

WHEREAS the Authorised Officer of the Bank had issued Demand Notice dated 16.07.2021 to borrower (1) M/s. J.S. Gold Designers, Represented by its Partner, Eastern Bazar, Thrissur Kerala 680001 (2) Mr Saji K.D.@ Mr Saji Kangappadan ,Managing Partner- M/s. J.S. Gold Designers, Kangappadan House, Eastern Bazar, Thrissur-680001.(3). Mr. James Vadakken, Partner- M/s. J.S. Gold Designers, Harisree Sarovaram Apts, West Hill, Kuriachira P O, Thrissur, Kerala-680006. (4) Mrs Divya Rose, W/o Lijo, Thottathil House, Chalakudi, Thrissur, Kerala-680307. (5) Mrs. Dinna James, W/o. James Vadakken, Partner- M/s. J.S. Gold Designers, Harisree Sarovaram Apartments, West Hill, Kuriachira P O, Thrissur, Kerala-680006. (6) Mrs. Anu Saji, W/o Saji Kangappadam, Partner- M/s. J.S. Gold Designers, Kangappadan House, Eastern Bazar, Thrissur-680001.(7) Mr. Joju . A.K, S/o. A.O.Kochappan, Prime Enclave Vistas, Ruby 18, 15th Floor, Avinashi Road, Near SAP Theatre, Gandhi Nagar, Thirupur, Tamilnadu-641603. 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 22.03.2022.

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.7,03,97,958.36/-(Rupees Seven crores Three Lakhs Ninety Seven Thousand Nine Hundred Fifty Eight and Paise Thirty Six) as on 20.07.2023 with further interest and costs, subject to the following terms and conditions: -

Item No 1	
Name of Property Owner	SAJI KD & JAMES VADAKKEN
Description of property	All that part and parcel of land admeasuring 6 cents (2.43 ares) with building no XI/102 of Parappukkara Panchayath measuring approximately 752 Square feet with all other improvements, usufructs and all other easementary rights therein in Old Sy. Nos. 1080/1 of Parappukkara Village, Mukundapuram Taluk, Thrissur District, more fully described in Sale Deed No.2348/2012 dated 21.05.2012 of SRO Nellai in the name of Mr Saji K D @ Saji kanappadan and Mr James Vadakken and bounded as follows: North – Panchayath Road East – Vazhy & Property of Francis South – Property of Jose West – Property of Jose & Property of Manjali
Reserve Price	Rs.22,00,000.00 (Rupees Twenty Two Lakhs Only)
Earnest Money Deposit	Rs 2,20,000.00 (Rupees Two Lakh Twenty Thousands)

The South Indian Bank Ltd., Regional Office Thrissur, Platinum Jubilee Building, Civil Lane Road, Aventhole Thrissur-680003. Ph: 9746822468

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FOR THE SOUTH INDIAN BANK LTD

AUTHORISED OFFICER

(EMD)	Only) by way of DD favouring "Authorised Officer, The South Indian Bank Ltd." Payable at Thrissur/RTGS to "the Account No. 0084073000004388 of Authorised Officer, The South Indian Bank Ltd.". DD/RTGS receipt along with tender letter in a sealed cover to be submitted to the Authorised Officer before 11.30 AM on 08-09-2023
Date and Place of Sale	08-09-2023 at 12.00 PM, , The South Indian Bank Ltd, Regional Office, Platinum Jubilee Building ,Civil Lane Road Ayyanthole ,Thrissur-03
<b>Item 2</b>	
Name of Property Owner	Mrs Divya Rose
Description of property	All that part and parcel of land admeasuring 25 cents (10.12 ares) with all improvements, usufructs and all other easementary rights therein in Sy. Nos. 432/1 of Poomangalam Village, Mukundapuram Taluk, Thrissur District, more fully described in Settlement Deed No.4523/2008 dated 27.11.2008 of SRO Vadakkumkara in the name of Mrs Divya Rose and bounded as follows as per location sketch dated 08.12.16 issued by VO Poomangalam) North – Property of Thomas Kanichai(H) East – Property of Dhanya Kanicha(H) South – Road West – Property of Varghese Kanichai (H)
Reserve Price	Rs 70,00,000/-(Rupees Seventy Lakh Only)
Earnest Money Deposit (EMD)	Rs 7,00,000(Rupees Seven Lakh Only) by way of DD favouring "Authorised Officer, The South Indian Bank Ltd." Payable at Thrissur/RTGS to "the Account No. 0084073000004388 of Authorised Officer, The South Indian Bank Ltd.". DD/RTGS receipt along with tender letter in a sealed cover to be submitted to the Authorised Officer before 11.30 AM on 08-09-2023
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<b>Item No 3</b>	
Name of Property Owner	Mrs Dinna James
Description of property	All that part and parcel of land admeasuring 25 cents (10.12 ares) with all improvements, usufructs and all other easementary rights therein in Sy. Nos. 432/1 of Poomangalam Village, Mukundapuram Taluk, Thrissur District, more fully described in Settlement Deed No.2083/2003 dated 02.09.2003 of SRO Vadakkumkara in the name of Mrs Dinna James and bounded as follows as per location sketch dated 08.12.16 issued by VO Poomangalam North – Property of Thomas

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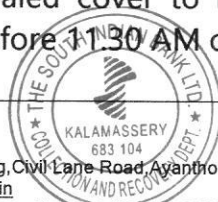
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	East – Property of Varghese South – Road West – Property of Kanjana
Reserve Price	Rs 70,00,000/- (Rupees Seventy Lakh Only)
Earnest Money Deposit (EMD)	Rs 7,00,000 (Rupees Seven Lakh Only) by way of DD favouring "Authorised Officer, The South Indian Bank Ltd." Payable at Thrissur/RTGS to "the Account No. 0084073000004388 of Authorised Officer, The South Indian Bank Ltd.". DD/RTGS receipt along with tender letter in a sealed cover to be submitted to the Authorised Officer before 11.30 AM on 08-09-2023
Date and Place of Sale	08-09-2023 at 12.00 PM, , The South Indian Bank Ltd, Regional Office, Platinum Jubilee Building ,Civil Lane Road Ayyanthole ,Thrissur-03
<b>Item No 4</b>	
Name of Property Owner	Mr Joju A K
Description of property	<p>All that part and parcel of land admeasuring 14 cents (5.66 ares) with all improvements, usufructs therein in Sy. Nos.309/2 (5.26 Ares), 301/2(0.40 Ares) and all easementary rights for vehicular access or other access &amp; drawing service connection through land** in Sy. Nos.309/2 (0.77 Ares), 301/2(5.22 Ares) of Chiyaram Village, Thrissur Taluk, Thrissur District, more fully described in Sale Deed No.8327/2006 dated 11.12.2006 of SRO Thrissur in the name of Mr Joju A.K and bounded as follows :</p> <p>North – Property of Muhammed Sakeer &amp; Paul East – Property of Raman South – Road West – Property of Kochappu Pious</p> <p>Easement land( as per deed) is bounded by North: Property of Paul &amp; others East: Road South: Property of Pious &amp; others West: Property of Pious</p>
Reserve Price	Rs.1,25,00,000.00 (Rupees One Crore Twenty Five Lacs Only)
Earnest Money Deposit (EMD)	Rs.12,50,000.00 (Rupees Twelve Lakh Fifty Thousand Only) by way of DD favouring "Authorised Officer, The South Indian Bank Ltd." Payable at Thrissur/RTGS to "the Account No. 0084073000004388 of Authorised Officer, The South Indian Bank Ltd.". DD/RTGS receipt along with tender letter in a sealed cover to be submitted to the Authorised Officer before 11.30 AM on 08-09-2023



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Date and Place of Sale	08-09-2023 at 12.00 PM, , The South Indian Bank Ltd, Regional Office, Platinum Jubilee Building ,Civil Lane Road Ayyanthole ,Thrissur-03
<b>Item No 5</b>	
Name of Property Owner	Mr. Saji K D
Description of property	All that part and parcel of land admeasuring 8.87 cents (3.59 ares) along with building bearing no 35/614 of Thrissur Corporation measuring approximately 2300 Square feet with all improvements, usufructs and all other easementary rights therein in Sy. Nos. 790/1( 3.54 Ares) and 2991/1( 0.05 Ares) of Chembukavu Village, Thrissur Taluk, Thrissur District, more fully described in Settlement Deed No.4813/2001 dated 21.08.2001 of SRO Thrissur in the name of Mr Saji K.D @ Saji Kangappadan and bounded as follows( as per location sketch dated 13.12.16 issued by VO Chembukavu) : North – Road East – Property of Varghese South – Property of Sakthan Kuris West – Adam Bazar
Reserve Price	Rs.2,09,00,000.00 (Rupees Two Crore and Nine lakh Only)
Earnest Money Deposit (EMD)	Rs.20,90,000.00 (Rupees Twenty Lakh And Ninety Thousand Only) by way of DD favouring "Authorised Officer, The South Indian Bank Ltd." Payable at Thrissur/RTGS to "the Account No. 0084073000004388 of Authorised Officer, The South Indian Bank Ltd.". DD/RTGS receipt along with tender letter in a sealed cover to be submitted to the Authorised Officer before 11.30 AM on 08-09-2023
Date and Place of Sale	08-09-2023 at 12.00 PM, , The South Indian Bank Ltd, 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/ Nehru Nagar Branch 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,

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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.

4) All amounts payable regarding the sale including EMD shall be paid by way of RTGS/DD drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Thrissur.

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 11.30 AM on 08-09-2023.

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 sale without assigning any reason whatsoever. Further, the Authorized 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 08-09-2023 at 12.00 PM. 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.

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.



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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 all items of property from 01/01/1991 to 25/11/2022 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, Nehru Nagar Branch during working hours.



For THE SOUTH INDIAN BANK LTD.

AUTHORISED OFFICER

**AUTHORISED OFFICER**

Date: 21-07-2023

Place: **Thrissur**