

TENDER CUM AUCTION SALE NOTICE

WHEREAS the Authorised Officer of the Bank had issued Demand Notice dated 25/10/2017 to (1) **Mrs. Jaya Jose**, Karathrakkaran House. Kallettumkara, Aloor (PO); Thrissur – 680 683, the borrower (2) **Mr. Glanny C J**, Chemmannur House, Lakshmi Mill Road, Pullazhi (PO), Thrissur – 680 012 and (3) **Mr. Joseph C L**, Chemmannur House, Lakshmi Mill Road, Pullazhi (PO), Thrissur – 680 012, 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 item No 1, item No:2(Symbolic) and possession of item No 3 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 20/03/2018 and possession of item No: 4 on 10.03.2020 respectively.

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.10,21,90,184.53/- (Rupees Ten Crores Twenty one Lakhs Fifty Ninenty Thousand One Hundred Eighty Four And Paise fifty three Only) as on 18-07-2023** with further interest and costs, subject to the following terms and conditions: -

Item No 1	
Name of Property Owner	Mrs Jaya Jose
Description of property	All that piece and Parcel of land having an extent of 3.08 Ares (equivalent to 7.61 cents) with all rights and improvements thereon along with building constructed thereon in Survey No. 794/3P, in Ollukkara Village, Thrissur Taluk and Thrissur District, more fully mentioned in Sale Deed No. 1556 of 2003 dated 11.04.2003 registered at Sub Registrar Office, Ollukkara and bounded on North by Corporation Road, South by Property of Mr. Rameshan, East by Pond and West by Property of Ms. Stella.
Reserve Price	Rs 38,00,000/- (Thirty Eight Lakhs Only)
Earneest Money Deposit (EMD)	Rs 3,80,000.00 (Rupees Three lakhs Eighty 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 11-08-2023
Date and Place of Sale	11-08-2023 at 12 PM, , The South Indian Bank Ltd, Regional Office, Patinum Jubilee Building ,Civil Lane Road Ayyanthole ,Thrissur-03
Item No 2	
Name of Property Owner	Mr. Glanny C J
Description of property	All that piece and Parcel of land having an extent of 7.83 Ares (equivalent to 19.35 cents) with all rights and improvements thereon in Survey No. 220/6 and 220/3, in Kodakara Village, Mukundapuram Taluk and Thrissur District, more fully mentioned in Sale Certificate dated 28.02.2011 (Recorded as OF 61/2011 in SRO) and Sale confirmation dated 25.03.2008 issued by the Recovery Officer, Debt Recovery Tribunal, Ernakulam in DRC 914 in OA 1128/98 and bounded on North by Property of Mr. George, South by Property of Mr. Paul, East by Property of Mr. Paul and West by NH 47 Road and Property of Johnson.
Reserve Price	Rs 1,74,15,000/- (Rupees One Crore Seventy Four Lakhs Fifteen Thousand Only)
Earnest Money Deposit (EMD)	Rs 17,41,500.00 (Rupees Seventeen lakhs Forty One Thousand Five Hundred 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 11-08-2023
Date and Place of Sale	11-08-2023 at 12 P M, , The South Indian Bank Ltd, Regional Office, Platinum Jubilee Building ,Civil Lane Road Ayyanthole ,Thrissur-03

Item No 3	
Name of Property Owner	Mrs Jaya Jose
Description of property	All that piece and Parcel of land having an extent of 36.94 Ares (12.55 Ares in Sy No. 1269/2; 0.64 Ares in Sy No. 1269/4, 12.14 Ares in Sy No. 1272/2 and 11.61 Ares in Sy No. 1272/2; equivalent to 91.24 cents) with all rights and improvements thereon in Survey No. 1269/2, 1269/4 and 1272/2, in Kodakara Village, Mukundapuram Taluk and

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	Thrissur District, more fully mentioned in Sale Deed No. 3007 of 2003 dated 21.08.2003, 1430 of 2002 dated 06.05.2002 and 1432 of 2002 dated 06.05.2002 registered at Sub Registrar Office, Kallettumkara and bounded in the North by Panchayath Road South by Property of Mr. Johnson ,East by Property of Vadakkethala Family ,West by Property of Mr. Sobhan and others.
Reserve Price	Rs 1,36,00,000/- (Rupees One Crore Thirty Six Thousand)
Earnest Money Deposit (EMD)	Rs 13,60,000 (Rupees Thirteen Lakhs Sixty 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 11-08-2023.
Date and Place of Sale	11-08-2023 at 12 PM, , The South Indian Bank Ltd, Regional Office, Patinum Jubilee Building ,Civil Lane Road Ayyanthole ,Thrissur-03.
Item No 4	
Name of Property Owner	Mr. Joseph P L
Description of property	All that piece and Parcel of land having an extent of 3.03 Ares (equivalent to 7.49 cents) with all rights and improvements thereon along with building having an approximate area of 2,475 Sq. ft. bearing Door Nos. 48/360, 361, 362 and 364 of Thrissur Corporation constructed thereon in Survey No. 141/1P, in Pullazhy Village, Thrissur Taluk and Thrissur District, more fully mentioned in Sale Deed No. 716 of 1995 dated 27.01.1995 registered at Sub Registrar Office, Ayyanthole and bounded on- North by Road South by Property of Mr. Anuraj and others ,East by Property of Mr. Mohanan West by Property of Mr. Paili.
Reserve Price	Rs 83,21,000.00 (Rupees Eighty Three Lakhs Twenty One thousand Only)
Earnest Money Deposit (EMD)	Rs 8,32,100 (Rupees Eight Lakhs Thirty Two Thousand One hundred 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

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	receipt along with tender letter in a sealed cover to be submitted to the Authorised Officer before 11.30 AM on 11-08-2023.
Date and Place of Sale	11-08-2023 at 12 P M, , 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/ Thrissur East Fort Branch at St Johns Arcade, near Jubilee Mission Medical College, East. Fort, Pin 680005 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.
- 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 11-08-2023.
- 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 11-08-2023 at 12 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.
- 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 item No 1 to 4 from 01/01/2017 to 04/08/2020 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, East Fort Branch during working hours.

Date: 19.07.2023

Place: **Thrissur**

For The South Indian Bank Ltd.

AUTHORISED OFFICER

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