

**TENDER CUM AUCTION SALE NOTICE**

**WHEREAS** the Authorised Officer of the Bank had issued Demand Notice dated 28-07-2017 to , the borrower, **1) Mr Haris K H** , Komalath House , Vatanapilly , Thrissur , 680614, **2) Mrs Shamila Haris** , Komalath House , Vatanapilly , Thrissur , 680614, **3) Mr K K Haneefa** , Komalath House , Vatanapilly , Thrissur , 680614, **4) Mrs Suhara S K** , Komalath House , Vatanapilly , Thrissur , 680614, 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 16-03-2023

**AND WHEREAS**, the borrower/co-obligants/ guarantor 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 total amount of Rs. 78,89,423.94 /- (Rupees Seventy Eight Lakhs Eighty Nine Thousand Four Hundred Twenty Three and Paise Ninety four only) as on 07-06-2023 together with further interest and costs, subject to the following terms and conditions :

Name of Property Owner	Suhara W/o K Haneefa	
Description of property	<p>All that piece and Parcel of land having an extent of 3.08 cents(approx.) with all rights and improvements thereon along with buildings in Re Survey No. 175/7, Vadanapally Village, Chavakkad Taluk, Thrissur District, owned by Mrs.Suhara S K and more fully mentioned in Settlement Deed No:342/12 ,343/2012 dated 17-02-2012 registered at Sub Registrar Office, Vadanappally and bounded as follows</p> <p>North: Property of Jaleel South: Beach Road East : Vazhy West : Property of Jojo and property of Abdulla Haji</p>	
Reserve Price	Rs. 22,60,000 - (Rupees Twenty Two lakhs Sixty Thousand Only )	
Earnest Money Deposit (EMD)	Rs. 2,26,000 /- (Rupees Two Lakhs Twenty Six Thousand only)	
Date and Place of Sale	<b>19-07-2023</b>  <b>11:30 AM</b>	The South Indian Bank Ltd, Thrissur Regional Office, Platinum Jubilee Building, Civil Lane Road, Ayyanthole Thrissur-03.



The South Indian Bank Ltd.,  
Regional Office Thrissur, Round South, Thrissur-680 001, Kerala  
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Regd. Office : SIB House, TB Road, Mission Quarters, Thrissur, Kerala - 680001  
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**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/ Ayyanthole Branch and Thrissur Regional Office, Platinum Jubilee Building, Civil Lane Road, Ayyanthole Thrissur-03., 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. 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 Thrissur, /RTGS/NEFT/net banking to Authorised Officer Account No. 0084073000004388 ( IFSC/NEFT Code is SIBL0000084).
- 5) Interested Tenderers shall submit Demand Draft for the EMD at The South Indian Bank Ltd, Regional office, Thrissur along with the Tender in a sealed cover before 11.00 AM on **19-07-2023**.
- 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 **19-07-2023 at 11.30 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 bid amount (less EMD) immediately on receipt of bid acceptance letter 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

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**REGIONAL OFFICE: THRISSUR**

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 report of the properties from 27/04/1993 to 27-04-2023. EC contains the following attachments

1. OS 485/10 - Munsiff Court Chavakkad  
IA 4611/16
2. OS 484/10 - Munsiff Court Chavakkad  
IA 4617/16
3. OS 440/10 - Munsiff Court Chavakkad  
IA 4613/16
4. OS 483/10 - Munsiff Court Chavakkad  
IA 4615/16
5. OS 441/10 - Munsiff Court Chavakkad  
IA 4609/16

However, the said encumbrance has been created after mortgaging the property in favour of the bank

- 17) For any further information and for inspection of property, the intended Tenderers may contact the Authorised Officer The South Indian Bank Ltd., Thrissur Ayyanthole Branch during working hours (Contact Nos. 8848659770).

For The South Indian Bank Ltd.

  
Authorised Officer

**AUTHORISED OFFICER  
(CHIEF MANAGER)**

Date : 08-06-2023

Place: Thrissur



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