

TENDER CUM AUCTION SALE NOTICE

WHEREAS the Authorised Officer of the Bank had issued Demand Notice dated 16.10.2019 to borrower (1) M/s K Sany Emporio BTS Sunny Building 2nd Floor, Aswini Junction, Patturaikka, Thrissur-680022 (2) Mrs. Mini Rosh Kumar Aradhana, Kakkanat House, Pullatt Lane, Thiruvambadi PO, Thrissur-680022. (3) Mrs. Sindhu, Kakkanat House Sindhu Vihar, Thrissur-680001 (4) Mr. K K Rosh Kumar, Aradhana Kakkanat House, Pullatt Lane, Thiruvambadi PO, Thrissur-680022 (5) Mr. Sujith Sreenivasan, Kakkanat House, Sindhu Vihar, Thrissur-680001 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 16.02.2021.

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.1,38,28,133.87/- (Rupees One crore Thirty Eight Lakhs Twenty Eight Thousand One Hundred Thirty Three And Paise Eighty Seven) as on 17.07.2023 with further interest and costs, subject to the following terms and conditions: -

Item No 1													
Name of Property Owner	K Sany Emporio Represented by Managing Partner Mini Roshkumar												
Description of property	<p>All that part and parcel of land ad m. 33.27Ares (13.13 Ares and 20.14 Ares) together with the all other improvements thereon along with right of way situated in Re Sy. No.2/20 (Old Sy no.309/P) of Mundathikode village,Thalapilly Taluk, Thrissur District in the name of M/s K Sany Emporio(Rep by Mrs.Mini Rosh Kumar,Managing Partner)more fully described in Sale Deed No.3581/2017 (For 13.13 Ares) and sale deed 3582/2017, (For 20.14 Ares) both dated 13-12-2017 of SRO Wadakkanchery and Bounded as follows</p> <p><u>For 13.13 Ares Property</u></p> <table><tr><td>North</td><td>:</td><td>Property of Bhaskaran(As per Location sketch)</td></tr><tr><td>South</td><td>:</td><td>Vazhy ,Property of Sujith ,Sankaranarayanan</td></tr><tr><td>East</td><td>:</td><td>Property of Sujith, Ramchandran</td></tr><tr><td>West</td><td>:</td><td>Vazhy ,Property of Keerthy ,Thulasi</td></tr></table> <p><u>For 20.14 Ares Property</u></p>	North	:	Property of Bhaskaran(As per Location sketch)	South	:	Vazhy ,Property of Sujith ,Sankaranarayanan	East	:	Property of Sujith, Ramchandran	West	:	Vazhy ,Property of Keerthy ,Thulasi
North	:	Property of Bhaskaran(As per Location sketch)											
South	:	Vazhy ,Property of Sujith ,Sankaranarayanan											
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The South Indian Bank Ltd., Regional Office Thrissur, Platinum Jubilee Building, Civil Lane Road, Ayanthole Thrissur-680003. Ph: 9746922408

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

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		<table> <tr> <td>North</td><td>:</td><td>Road (As per Location sketch)</td></tr> <tr> <td>South</td><td>:</td><td>Property of Unneeri</td></tr> <tr> <td>East</td><td>:</td><td>Property of Unneeri</td></tr> <tr> <td>West</td><td>:</td><td>Property of Unneeri</td></tr> </table>	North	:	Road (As per Location sketch)	South	:	Property of Unneeri	East	:	Property of Unneeri	West	:	Property of Unneeri
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Reserve Price		Rs.65,70,000.00/-(Rupees Sixty Five Lakh Seventy Thousands Only)												
Earnest Money Deposit (EMD)		Rs.6,57,000.00(Rupees Six Lakh Fifty Seven Thousands 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 24-08-2023												
Date and Place of Sale		24-08-2023 at 12.00 PM, , The South Indian Bank Ltd, Regional Office, Platinum Jubilee Building ,Civil Lane Road Ayyanthole ,Thrissur-03												
Item No 2														
Name of Property Owner		K Sany Emporio Represented by Managing Partner Mini Roshkumar												
Description of property		<p>All that part and parcel of land admeasuring 19.73 Ares together with all other improvements thereon along with right of way situated in Re Sy. No.2/49(Old Sy No.311/2) of Mundathikode village,Thalapilly Taluk, Thrissur District in the name of M/s K Sany Emporio(Rep by Mrs.Mini Rosh Kumar,Managing Partner) more fully mentioned in Sale Deed No.385/18,dated13-12-2017 of SRO Wadakanchery and bounded as follows.(Boundaries Considered as per Location Sketch)</p> <table> <tr> <td>North</td><td>:</td><td>Vazhy Property of Monsha and others</td></tr> <tr> <td>South</td><td>:</td><td>Property of Balan Nambiar</td></tr> <tr> <td>East</td><td>:</td><td>Vazhy and Property of Prabhakaran</td></tr> <tr> <td>West</td><td>:</td><td>Vazhy</td></tr> </table>	North	:	Vazhy Property of Monsha and others	South	:	Property of Balan Nambiar	East	:	Vazhy and Property of Prabhakaran	West	:	Vazhy
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West	:	Vazhy												
Reserve Price		Rs.39,00,000/-(Rupees Thirty Nine Lakh Only)												
Earnest Money Deposit (EMD)		Rs.3,90,000.00 (Rupees Three Lakh Ninety Thousands 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 24-08-2023												
Date and Place of Sale		24-08-2023 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, 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 24-08-2023.
- 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 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 24-08-2023 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.

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 (a) item No 1 and 2 from 01/01/1991 to 11/11/2022 and (b) 3 from 01/01/2001 to 15/02/2021 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.

Date: 19-07-2023

Place: **Thrissur**


The South Indian Bank Ltd
Authorised Officer
AUTHORISED OFFICER