

**E- AUCTION SALE NOTICE****E- AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

E- auction sale notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security (Enforcement) Rules 2002, will be sold by e - auction.

<b>1</b>	<b>Name and address of the secured Creditor</b>	<b>:</b>	<b>KERALA GRAMIN BANK,ETTUMANOOR BRANCH,ETTUMANOOR (PO) KOTTAYAM (DT) - 686631</b>
	<b>Name of the Mortgagor</b>	<b>:</b>	<b>1. Sri. Udayakumar M S 2. Smt. Rejani Udayakumar</b>
<b>3</b>	<b>Name and address of the borrowers/Guarantors</b>	<b>:</b>	<b>1. Sri. Udayakumar M S, S/o Sivasankaran Nair, Sreesankaram Mulloor, Kurumulloor P O, Kottayam District – 686632 2. Smt. Rejani Udayakumar, W/o Udayakumar M S, Sreesankaram Mulloor, Kurumulloor P O, Kottayam District – 686632</b>
<b>4</b>	<b>Total liabilities as on 14-11-2025</b>	<b>:</b>	<b>Rs.31,83,148/- (12,74,304/- plus further interest and charges from 29-10-2025, 19,08,844/- plus further interest and charges from 01-11-2025 )</b>
<b>5</b>	<b>a) Date &amp; time of Auction</b>	<b>:</b>	<b>31-12-2025, 10 AM to 2 PM</b>
	<b>b) Website platform for Auction</b>	<b>:</b>	<b><a href="https://sarfaesi.auctiontiger.net">https://sarfaesi.auctiontiger.net</a></b>
<b>6</b>	<b>Details of property/ies</b>	<b>:</b>	<b>All that part and parcel of property consisting of 18.5 Cents and all other things attached thereto in Survey No 577/8-1 of Kothanalloor Village of Vaikom Taluk of Kottayam District</b>  <b><u>Bounded</u></b>  <b>NORTH : Property of Eliyamm Parayil EAST : Property of Lusy Sebastian Nelliikkattu &amp; Road SOUTH : Property of Lillykutty Baby Kanjirathukala &amp; Road WEST : Property of Kochu Pazhanchira</b>
<b>7</b>	<b>Reserve price</b>	<b>:</b>	<b>Rs.35,34,000/-(Rupees Thirty Five Lakh Thirty Four Thousand Only)</b>
<b>8</b>	<b>Increase in Bid amount</b>	<b>:</b>	<b>Rs. 10,000/-</b>

**9. Other terms and conditions:**

- The property/ies will be sold on "AS IS WHERE IS, "AS IS WHAT IS" and "WHATEVER THERE IS" condition including encumbrances, if any,(There are no encumbrances to the knowledge of the Bank). For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to 8 (d) below
- The property/ies will not be sold below the reserve price.
- The property can be inspected on **26-12-2025 between 10 AM to 4 pm**
- The intending bidders shall deposit Earnest Money Deposit ( EMD) **Rs.3,53,400/- (Rupees Three Lakh Fifty Three Thousand Four Hundred Only)** being 10% of the reserve price, by way of DD favouring Authorised Officer, **Kerala Gramin Bank, Ettumanoor** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Kerala Gramin Bank, Ettumanoor Branch, IFSC-KLGB0040535, Account Number-405351013050114 on or before 26-12-2025, 4 pm**
- Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor
- The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on the sale being knocked down in his/her favour and the balance within 15 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited.
- All charges for conveyance, stamp duty registration and TDS etc. as applicable shall be borne by the successful Bidder only
- Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof

<b>10</b>	<b>Auction Service Provider</b>	<b>M/s. e-Procurement Technologies Limited-Auction Tiger B-704, Wall Street-II,Opp.Orient Club,Nr.Gujarat College,Ellis Bridge,Ahmedabad-380006 Gujarat(India)</b>
<b>11</b>	<b>Website</b>	<b><a href="https://sarfaesi.auctiontiger.net">https://sarfaesi.auctiontiger.net</a></b>

For further details, Authorised Officer, KGB RO Kottayam (94009 99848) / Ettumanoor Branch (9400999535) / HO RL& FP Wing (94009 99020) / auction service provider (94806 91777/98329 52602) may be contacted during office hours on any working day.

**Place : Kottayam  
Date : 14/11/2025**

**Authorised Officer  
Kerala Gramin Bank**