

KOTTAYAM REGIONAL OFFICE

1st Floor, Regency Square, K. K. Road,
Collectorate P. O. Kottayam, Kerala - 686 002
Phone: 0481 - 2567927 / 2567929
Email: ro1009@sib.co.in



Ref: RO-KTYM/REC/GEN/1437/2024-25
Date:13.02.2025

E - AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules, 2002.

WHEREAS, the Authorised Officer of the Bank had issued Demand Notice dated 19.04.2024 calling upon the Borrower/Guarantor (1) **M/s N J THOMAS AND CO**, a partnership firm at Mattethra Colony, YWCA Lane, Baker Junction Kottayam, Kerala, Pincode - 686001, represented by its partners (2) **Mr. Siby Thomas**, residing at Nedumchirayil, Peroor Post, Kottayam, Kerala, Pincode - 686637 (3) **Mrs. Renu Siby**, residing at Nedumchirayil, Peroor Post, Kottayam, Kerala, Pincode - 686637 (4) **Mr. Shawn Siby**, residing at Nedumchirayil, Peroor Post, Kottayam, Kerala, Pincode - 686637 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 property/ies, 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.

AND WHEREAS, the borrower have failed to pay the amount, Notice is hereby given to the public in general and in particular to the Borrower(s) that the immovable property/ies mortgaged to the Secured Creditor more fully described in the Schedule hereunder will be sold on "as is where is" basis, "as is what is" and "whatever there is" condition, on the date and at the place mentioned herein below for realization of a sum of Rs.12,76,83,703.28 (Rupees Twelve Crores Seventy Six Lakhs Eighty Three Thousand Seven Hundred Three and Paise Twenty Eight Only) as on 31.01.2025, with future interest, costs and expenses etc. thereon in the account/s of M/s N J Thomas and Co with Thellakom Branch of the Bank, subject to the following terms and conditions:

Item No. 01	
Name of Property Owner	Mr.Siby Thomas
Description of the Immovable Property	
All that part and parcel of land admeasuring 2.39 Ares with building and all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Number 25, Block No.107 of Muttambalam Village, Kottayam Taluk, Kottayam District owned by Mr. Siby Thomas , more fully described in Sale Deed No.3113/2005 dated 16-11-2005 of Sub Registrar Office, Kottayam(additional) and bounded on North: Property of C K Kuriakose; South: Property of Kumar; East: Road and West: Property of Dr. A.M Jacob	



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Nature of possession	Symbolic Possession
Reserve Price	Rs.84,42,000/- (Rupees Eighty Four Lakhs Forty Two Thousand Only)
Earnest Money Deposit (EMD)	Rs.8,44,200/- (Rupees Eight Lakhs Forty Four Thousand Two Hundred Only)
Mode of submission of EMD/ Sale amount	All amounts payable regarding EMD and sale shall be paid by way of Demand Draft drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Kottayam or through RTGS to Account Number 0344073000000078 held by "The Authorised Officer" in The South Indian Bank Ltd, Branch Kottayam Collectorate Jn. Branch (IFSC Code: SIBL0000344)
Last date and time for submission of Bid along with EMD	On or before 04.04.2025 by 04.00 PM
Property Inspection	From 03.00 PM to 05.00 PM on working days with prior appointment.
Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date & time of auction	05.04.2025 from 11.00 AM to 12.00 Noon (With 5 minute unlimited auto extensions till sale concluded)

Item No. 02

Name of Property Owner	Mr.Siby Thomas
Description of the Immovable Property	
02 (a): All that part and parcel of land admeasuring 24.99 Ares (25.60 Ares as per Deed) with building and all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Number 125/11, Block No.30 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mr.Siby Thomas , more fully described in Sale Deed No.3594/2006 dated 22-09-2006 of Sub Registrar Office Ettumanoor and bounded on, (as per the Sale deed No.3594/2006) North :Property of Thankachan; South:Road; East :Property of Velloorattil Chummar; West: Property of Kariyattapuzha Kuttappan.	
02 (b): All that part and parcel of land admeasuring 06.07 Ares with structure and all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Number 125/22-1 Block No.30 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mr.Siby Thomas , more fully described in Sale Deed No.2165/2010 dated	

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29-06-2010 of Sub Registrar Office Ettumanoor and bounded on, (as per Site plan No.3522/10 issued by VO Peroor) North : Property of Joseph Chackalayil; South: Property of Siby Thomas; East :Properties of Chacko, Koshy Karanamkottu; West: Property of Joseph Chackalayil

Nature of possession	Symbolic Possession
Reserve Price	Rs.2,05,00,000/- (Rupees Two Crores Five Lakhs Only)
Earnest Money Deposit (EMD)	Rs.20,50,000/- (Rupees Twenty Lakhs Fifty Thousand Only)
Mode of submission of EMD/ Sale amount	All amounts payable regarding EMD and sale shall be paid by way of Demand Draft drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Kottayam or through RTGS to Account Number 0344073000000078 held by "The Authorised Officer" in The South Indian Bank Ltd, Branch Kottayam Collectorate Jn. Branch (IFSC Code: SIBL0000344)
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Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date & time of auction	05.04.2025 from 11.00 AM to 12.00 Noon (With 5 minute unlimited auto extensions till sale concluded)

Item No. 03	
Name of Property Owner	Mr.Siby Thomas
Description of the Immovable Property	
All that part and parcel of land admeasuring 14.43 Ares (9.94+4.49) with all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Numbers 167/4, 167/1-1 Block No.30 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mr. Siby Thomas , more fully described in Sale Deed No.3802/2003 dated 06-10-2003 of Sub Registrar Office Ettumanoor and bounded on, (as per location plan No.563/19 issued by V.O Peroor) North : Property of Kumar Haritha construction & of Kun-nath Kunju; South:Road; East :Property of Fr.Thomas puthiyakunnel; West: Road	
Nature of possession	Symbolic Possession

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Reserve Price	Rs.89,00,000/- (Rupees Eighty Nine Lakhs Only)
Earnest Money Deposit (EMD)	Rs.8,90,000/- (Rupees Eight Lakhs Ninety Thousand Only)
Mode of submission of EMD/ Sale amount	All amounts payable regarding EMD and sale shall be paid by way of Demand Draft drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Kottayam or through RTGS to Account Number 0344073000000078 held by "The Authorised Officer" in The South Indian Bank Ltd, Branch Kottayam Collectorate Jn. Branch (IFSC Code: SIBL0000344)
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Property Inspection	From 03.00 PM to 05.00 PM on working days with prior appointment.
Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date & time of auction	05.04.2025 from 11.00 AM to 12.00 Noon (With 5 minute unlimited auto extensions till sale concluded)

Item No. 04	
Name of Property Owner	Mr.Siby Thomas
Description of the Immovable Property	
All that part and parcel of land admeasuring 27.20 Ares with all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re Survey Number 125/6 Block No.31 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mr. Siby Thomas , more fully described in Sale Deed No.1433/1997 dated 31-03-1997 of Sub Registrar Office Ettumanoor and bounded on, (as per location Sketch No.146/2020 issued by V.O Peroor) North :Road South:Properties of Thakadiel Kochu Thomas, Nirappel Thomas, Manthottathil Raju and others, East :Property of Thekkemanthottathil Kunjoonju, West: Road	
Nature of possession	Symbolic Possession
Reserve Price	Rs.67,18,000/- (Rupees Sixty Seven Lakhs Eighteen Thousand Only)
Earnest Money Deposit (EMD)	Rs.6,71,800/- (Rupees Six Lakhs Seventy One Thousand Eight Hundred Only)



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Last date and time for submission of Bid along with EMD	On or before 04.04.2025 by 04.00 PM
Property Inspection	From 03.00 PM to 05.00 PM on working days with prior appointment.
Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date & time of auction	05.04.2025 from 11.00 AM to 12.00 Noon (With 5 minute unlimited auto extensions till sale concluded)

Item No. 05	
Name of Property Owner	Mr. Siby Thomas
Description of the Immovable Property	
All that part and parcel of land admeasuring 82.60 Ares with building along with all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Number 135/4 Block No.30 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mr. Siby Thomas , more fully described in Settlement Deed No.1387/1997 and Sale Deed No.1432/1997 of Sub Registrar Office Ettumanoor and bounded on, (as per location Sketch No.146/2020 issued by V.O Peroor) North :Road; South:Property of Pookilakkat Chacko; East :Property of Soubhagya old age home; West:Road and property of Aruparayil Savy	
Nature of possession	Symbolic Possession
Reserve Price	Rs.5,08,00,000/- (Rupees Five Crore Eight Lakhs Only)
Earnest Money Deposit (EMD)	Rs.50,80,000/- (Rupees Fifty Lakhs Eighty Thousand Only)
Mode of submission of EMD/ Sale amount	All amounts payable regarding EMD and sale shall be paid by way of Demand Draft drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Kottayam or through RTGS to Account Number 0344073000000078 held by



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	"The Authorised Officer" in The South Indian Bank Ltd, Branch Kottayam Collectorate Jn. Branch (IFSC Code: SIBL0000344)
Last date and time for submission of Bid along with EMD	On or before 04.04.2025 by 04.00 PM
Property Inspection	From 03.00 PM to 05.00 PM on working days with prior appointment.
Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date & time of auction	05.04.2025 from 11.00 AM to 12.00 Noon (With 5 minute unlimited auto extensions till sale concluded)

Item No. 06	
Name of Property Owner	Mr. Siby Thomas
Description of the Immovable Property	
06 (a): All that part and parcel of land admeasuring 17.27 Ares along with all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Number 198/9 Block No.31 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mr.Siby Thomas, more fully described in Sale Deed No.5251/2007 dated 20-11-2007 of Sub Registrar Office Ettumanoor and bounded on, (as per location Plan No.133/19 issued by V.O Peroor) North :Road; South:Property of Siby; East:Properties of joymon Thomas Kunnukalayil, Thomas Peringalam and Sunny Chacha bhavan; West:Property of Siby. 06 (b): All that part and parcel of land admeasuring 21.72 Ares along with all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Number 198/6 Block No.31 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mr.Siby Thomas, more fully described in Sale Deed No.1869/2003 dated 16-05-2003 of Sub Registrar Office Ettumanoor and bounded on, (location Plan - 132/19 issued by V.O Peroor) North :Property of Renu Siby; South:Property of Ouseph Parayil; East:Property of Siby; West:Properties of Babu,Hareesh Chandran and V K Rajan etc.	
Nature of possession	Symbolic Possession
Reserve Price	Rs.1,92,61,000/- (Rupees One Crore Ninety Two Lakhs Sixty One Thousand Only)
Earnest Money Deposit (EMD)	Rs.19,26,100/- (Rupees Nineteen Lakhs Twenty Six Thousand One Hundred Only)



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Last date and time for submission of Bid along with EMD	On or before 04.04.2025 by 04.00 PM
Property Inspection	From 03.00 PM to 05.00 PM on working days with prior appointment.
Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date & time of auction	05.04.2025 from 11.00 AM to 12.00 Noon (With 5 minute unlimited auto extensions till sale concluded)

Item No. 07	
Name of Property Owner	Mrs. Renu Siby
Description of the Immovable Property	
07 (a): All that part and parcel of land admeasuring 11.33 Ares along with all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Number 198/6-2 Block No.31 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mrs.Renu Siby , more fully described in Sale Deed No.4141/1997 dated 20-10-1997 of Sub Registrar Office Ettumanoor and bounded on, (as per the site plan No.134/19 issued by VO Peroor) North :Property of Joseph Oraprapallil; South:Property of Siby; East:Properties of Jose James Maliakal & Paulose P Mathew; West: Road	
07 (b): All that part and parcel of land admeasuring 08.09 Ares along with all other constructions, improvements, easementary rights and all appurtenants thereon situated in Re-Survey Number 198/6-1 Block No.31 of Peroor Village, Kottayam Taluk, Kottayam District owned by Mrs.Renu Siby , more fully described in Sale Deed No.4085/2005 of Sub Registrar Office Ettumanoor and bounded on, (as per location certificate No.3520/10 issued by V O Peroor) North : Property of Oruprapallil Ouseph; South: Road; East: Property of Maliakal; West: own property	
Nature of possession	Symbolic Possession
Reserve Price	Rs.96,12,000/- (Rupees Ninety Six Lakhs Twelve Thousand Only)

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Earnest Money Deposit (EMD)	Rs.9,61,200/- (Rupees Nine Lakhs Sixty One Thousand Two Hundred Only)
Mode of submission of EMD/ Sale amount	All amounts payable regarding EMD and sale shall be paid by way of Demand Draft drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Kottayam or through RTGS to Account Number 0344073000000078 held by "The Authorised Officer" in The South Indian Bank Ltd, Branch Kottayam Collectorate Jn. Branch (IFSC Code: SIBL0000344)
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Property Inspection	From 03.00 PM to 05.00 PM on working days with prior appointment.
Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date & time of auction	05.04.2025 from 11.00 AM to 12.00 Noon (With 5 minute unlimited auto extensions till sale concluded)

Item No. 08	
Name of Property Owner	Mr. Siby Thomas
Description of the Immovable Property	
All that part and parcel of land having an extent of 10.15 Ares (3.24+5.29+01.62) excluding the private road set apart in the total extent of land of 40.83 ares with all other constructions, improvements, easementary rights along with right over the private road and all appurtenants thereon situated in Re-Survey Number 26/11-4 Block No.80 of Lalam Village, Meenachil Taluk, Kottayam District owned by Mr.Siby Thomas , more fully described in Sale Deed No.2359/2003 dated 28-08-2003 of Sub Registrar Office Meenachil comprising following extents with boundaries; North : own property; South: Property sold by Siby Thomas; East: Property of Muttara; West: Road (<u>Property admeasuring 3.24 Ares</u>); North : Property of Methanath; South: Own Property; East: Property of Muttara; West: Road (<u>Property admeasuring 5.29 Ares</u>); North : Property sold by Siby Thomas; South: Property of Vettath; East: own property; West:own properties of kannanickal and vettath <u>Property admeasuring 1.62 Ares</u>)	
Nature of possession	Symbolic Possession
Reserve Price	Rs.94,00,000/- (Rupees Ninety Four Lakhs Only)

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Earnest Money Deposit (EMD)	Rs.9,40,000/- (Rupees Nine Lakhs Forty Thousand Only)
Mode of submission of EMD/ Sale amount	All amounts payable regarding EMD and sale shall be paid by way of Demand Draft drawn in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Kottayam or through RTGS to Account Number 0344073000000078 held by "The Authorised Officer" in The South Indian Bank Ltd, Branch Kottayam Collectorate Jn. Branch (IFSC Code: SIBL0000344)
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Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date & time of auction	05.04.2025 from 11.00 AM to 12.00 Noon (With 5 minute unlimited auto extensions till sale concluded)

E-auction service provider

M/s 4 Closure

Website Name: <https://bankauctions.in>

Office mail Id : info@bankauctions.in

Office Address: M/s. 4 Closure, # 605 A, 6th Floor, Maitrivanam, Ameerpet Hyderabad, Telangana - 500038.

Help Line Desk: Landline: 040-23736405, Mr. Dinesh: +91 81420 00735

Backend Team : Ms. Trishala (8142000066/62)

TERMS AND CNDITIONS OF SALE

1.	The secured asset will be sold by e-auction through Bank's approved service provider i.e. M/s 4 Closure Service Provider who are assisting the Authorised Officer in conducting the online auction.
2.	The intending purchasers shall submit the EMD amount mentioned hereinabove via Demand Draft in favour of "The Authorised Officer, The South Indian Bank Ltd." payable at Kottayam at the address mentioned above or through RTGS to Account No: 0344073000000078 held by " The Authorised Officer" in The South Indian

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	Bank Ltd, Branch Kottayam Collectorate Junction (IFSC Code: SIBL0000344) latest by 04.00 p.m. on or before 04.04.2025
3.	The intending purchaser shall submit duly filled in bid form in original (format available with Authorised officer and in website: https://bankauctions.in) along with self-attested copies of Proof of identification/Address proof (KYC) to the Authorised officer and should carry the original for verification. Bids submitted otherwise than in the format prescribed shall not be eligible for consideration and will be liable for rejection.
4.	In case of joint bidders, an authorization letter signed by all the bidders authorizing a bidder (one among them who is holding a valid ID) is to be submitted along with bid form. In case the bidder is a corporate/Partnership firm, a copy of the resolution passed by the Board of Directors/Partners authorizing the actual bidder, who is holding a valid ID, needs to be submitted along with the bid form.
5.	Bidders should have active mobile number and valid e-mail address for participating in E-Auction and register their names at the e-auction portal and get User ID and Password free of cost from E-auction service provider whereupon they would be allowed to participate in the online-E-auction.
6.	Please note that interested purchasers shall be permitted to participate and bid in the e-auction only if EMD amount has been received by the Bank along with the documents and in the manner mentioned in point 3 hereinabove.
7.	Eligible Bidders who have duly complied with the above requirements in point no.2,3 & 4 hereinabove will be provided with User ID and Password through Bank's approved service provider for participating in e-auction portal.
8.	After the submission of EMD, the bidders shall not be allowed to withdraw the Bid forms/EMD. The amount of EMD paid by interested bidders shall not carry any interest.
9.	Online bidding will commence from Reserve price or from the highest bid quoted whichever is higher
10.	The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes
11.	The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.



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12.	Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
13.	The Authorised Officer shall be at liberty to cancel the e-Auction process at any time, before declaring the successful bidder, without assigning any reason.
14.	The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
15.	The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.
16.	The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone/ cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
17.	In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.
18.	In case any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale & put the property to sale once again on any date & at such time as may be decided by the Bank.
19.	The property will be sold on "as is where is" basis, "as is what is" and "whatever there is" condition and the Bank is not responsible for title, condition or any other fact affecting the property.
20.	It is the responsibility of the Bidders to inspect and satisfy themselves about the Secured Asset, including its specifications, the legality of the title deeds and other documents pertaining to the said Secured Asset before participating in the "E-auction" and The South Indian Bank Ltd will not liable for any issues pertaining to the Secured Asset after the completion of the E-auction.
21.	The Successful bidder shall pay 25 % (including EMD of 10%) of the bid amount immediately on the same day or not later than next working day, as the case may be, on confirmation of Sale in his/her favour. Balance 75% of bid amount shall be paid to the Authorised Officer within 15 days of the sale, failing which the entire deposit made by the Bidder towards earnest money deposit and/or other such amounts shall be forfeited without any notice by the Authorized officer and the sale will be

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	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 Authorised Officer.
22.	On the sale being confirmed and on receipt of the entire sale proceeds by the Authorised Officer, the successful bidder will be issued with a Sale Certificate as per the terms and conditions of the Bank and the SARFAESI Act. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid /participated in the e-Auction will be entertained.
23.	The successful bidder should pay all the existing dues etc., to the Government/ Local Authorities and bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.
24.	The South Indian Bank Ltd is not liable to pay any interest/ refund EMD or any such amounts in case of any delay in issue of confirmation of sale/ Sale Certificate by virtue of any Court Order received after E-auction is complete or any other reasons whatsoever.
25.	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.
26.	The successful bidder 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.
27.	Bidder shall ensure payment of TDS on sale in compliance with provision of Income Tax Act as applicable and necessary proof of the same to be submitted to Authorised Officer before issuance of Sale Certificate.
28.	The Successful bidder shall, at his/her cost, get the Electricity/ Water/ Sewerage connection etc. and any other common services transferred in his name.
29.	The Authorised Officer has obtained EC/ search report regarding the properties till 18.12.2024 following encumbrances were noted <u>Item No.01:</u> In injunction order from the Munsiff Court, Thrissur dated 24.08.2023 In injunction order from the Addl. Munsiff Court, Kottayam dated 19.04.2024 In injunction order from District Court, Ernakulam dated 25.10.2024 in OS/122/2024 <u>Item No.02:</u> In injunction order from Commercial Court, Palai dated 07.02.2024 in CS/2/2024



KOTTAYAM REGIONAL OFFICE

1st Floor, Regency Square, K. K. Road,
Collectorate P. O. Kottayam, Kerala - 686 002
Phone: 0481 - 2567927 / 2567929
Email: ro1009@sib.co.in



Ref: RO-KTYM/REC/GEN/1437/2024-25

Date:13.02.2025

	<u>Item No.03:</u> Nil Encumbrances <u>Item No.04:</u> In injunction order from Addl Munsiff dated 17.09.2022 in OS/523/2022 <u>Item No.05:</u> Nil Encumbrances <u>Item No.06:</u> Nil Encumbrances <u>Item No.07:</u> Nil Encumbrances <u>Item No.08:</u> Nil Encumbrances ("However, the said encumbrance has been created after mortgaging the property in favour of the Bank. There is no encumbrance over the property to the knowledge of the Bank other than those mentioned herein")
30.	For any further information and for inspection of property, the intended bidders may contact The South Indian Bank Ltd., Branch Thellakom during working hours or may contact The Authorised Officer at Regional Office, Kottayam, 1st Floor, Regency Square, KK Rd, Collectorate P.O, Kottayam, Kerala-686 002 (Mob. No: +91 97784 95589 / +91 82899 79094)
For detailed terms and conditions of the sale, please refer to the link provided in www. southindianbank.com and https://bankauctions.in	

For The South Indian Bank Ltd.


Authorised Officer



Date : 13.02.2025

Place : Kottayam

AUTHORISED OFFICER
(Chief Manager)