

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 **06.03.2024** to **(1) Mr. Renji Kurien, Proprietor – M/s. Mark Associates**, XI 411 B, Near Infopark, Kusumagiri, P O Kakkanad, Ernakulam, Kerala – 682030 Also at: Thukalan Kachappillil House, Villa No. E 7/C, Heera Vastu Gramam, Rajagiri Valley S O, Ernakulam, Kerala - 682039 **(2) Mrs. Siji Renji**, Thukalan Kachappillil House, Villa No. E 7/C, Heera Vastu Gramam, Rajagiri Valley S O, Ernakulam, Kerala - 682039 **(3) Mrs. Cicily Kurian**, Thukalan Kachappillil House, Mulanthuruthy P O, Mulanthuruthy, Ernakulam, Kerala - 682314 **(4) Mr. K M Kurian**, Thukalan Kachappillil House, Mulanthuruthy P O, Mulanthuruthy, Ernakulam, Kerala – 682314 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.

AND WHEREAS, the Borrower/Guarantor have failed to pay the amount, Notice is hereby given to the Public in general and in particular to the Borrower(s) and Guarantor(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.17,43,82,938.10** (Rupees Seventeen Crores Forty Three Lakhs Eighty Two Thousand Nine Hundred Thirty Eight and paisa Ten only) as on 04-06-2026 with future interest, costs and expenses etc. thereon in the account/s of **M/s. Mark Associates** with **Kakkanad** Branch of the Bank, subject to the following terms and conditions: -

Item No.1

Name of Property Owner	Mr. Renji Kurien
Description of property	All that part and parcel of land admeasuring 8.06 Ares along with all constructions, improvements, easementary rights existing and appurtenant thereon situated in Old Sy. No. 1130/1H/2, Re Sy. No. 208/3/2 within Mookkannur Village, Aluva Taluk, Ernakulam District and owned by Mr. Renji Kurien, morefully described in Sale Deed No. 2893/2012 dated 29-06-2012 of Sub Registrar Office - Angamaly and bounded on; North by Panchayath Road, South by Property of Karedath Variyath, East by Private Road and West by Property of Parokkaran Paulose
Nature of possession	Physical Possession
Reserve Price	Rs. 50,20,000/- (Rupees Fifty Lakhs Twenty Thousand only)
Earnest Money Deposit (EMD)	Rs. 5,02,000/- (Rupees Five Lakhs Two Thousand Only)

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Item No.2

Name of Property Owner	Mr. Renji Kurien
Description of property	All that part and parcel of land admeasuring 8.17 Ares along with all constructions, improvements, easementary rights existing including right of way and appurtenant thereon situated in Old Sy. No. 972/5, Re Sy. No. 35/3-2 within Thiruvaniyoor Village, Kunnathunadu Taluk, Ernakulam District and owned by Mr. Renji Kurien, morefully described in Sale Deed No. 3499/2012 dated 18-06-2012 of Sub Registrar Office - Puthencruz [Out of 8.74 Ares shown in the deed, 0.57 Ares was sold in 2014, remaining is 8.17 Ares] and bounded on (Boundaries as per Location Sketch with Certificate No. 50/18 issued by Village Officer-Thiruvaniyoor); North by Mud Road, South by Property of Murukan, East by Property of Sleebachan and West by Mud Road
Nature of possession	Physical Possession
Reserve Price	Rs. 50,88,000/- (Rupees Fifty Lakhs Eighty-Eight Thousand only)
Earnest Money Deposit (EMD)	Rs. 5,08,800/- (Rupees Five Lakhs Eight Thousand Eight 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 Ernakulam or through RTGS to Account No 0024073000025480 in the name of " Authorised Officer under SARFAESI Act " maintained at Ernakulam Market Road Branch (IFS Code - SIBL0000024)
Last date and time for submission of Bid along with EMD	On or before 29/06/2026 by 04:00 PM
Property Inspection	From 10:00 AM to 05:00 PM on working days with prior appointment
Bid incremental amount	Rs 10000/- (Rupees Ten Thousand Only)
Date and time of E-auction	30-06-2026 from 10:00 AM to 10.30 AM (with 5-minute unlimited auto extensions till sale is concluded)
E-auction service provider	M/s. 4 Closure Office Address : # 605 A, 6th Floor Maitrivanam, Ameerpet, Hyderabad, Telangana – 500038 Office mail Id : info@bankauctions.in Website Name: https://bankauctions.in



For THE SOUTH INDIAN BANK LTD.

[Signature]
Authorised Officer
Regional Office, Ernakulam

TERMS AND CONDITIONS OF SALE

1. The secured asset will be sold by e-auction through Bank's approved service provider i.e. **M/s. 4 Closure** 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 **Ernakulam** at the address mentioned above or through RTGS/NEFT/IMPS to Account no **0024073000025480** in the name of **"Authorised Officer under SARFAESI Act"** maintained at Ernakulam Market Road Branch (IFS Code - SIBL0000024) latest by **04:00 PM** on or before **29-06-2026**.
3. The intending purchaser shall submit duly filled in Bid Form in original (format available with Authorised officer and in website www.southindianbank.com) 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.
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.

FOR THE SOUTH INDIAN BANK LTD.

Authorised Officer
Regional Office, Ernakulam

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report regarding the property from 01.01.2017 to 16.04.2021 (item No 2) 01.01.2013. to 09.05.2019 (item No 3) and it contains no encumbrance.

30. For any further information and for inspection of property, the intended Tenderers may contact the **Authorised Officer at Ernakulam** at SIB Building, Infopark Road, Rajagiri Valley.P.O, Kakkanad, Kochi-682 039 (9048044474 or (+918593991578), (8921429332) of Kakkanad branch at Door.No.7/517-3, Ward No.37, Classic Capitol, Olimugal Junction, Mavelipuram, Seaport Airport Road, Kakkanad.P.O., Ernakulam, Kerala-682030 during normal working hours.

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.

Place : Ernakulam
Date : 05-06-2026


Authorised Officer
Regional Office, Ernakulam
AUTHORISED OFFICER