SOUTH INDIAN Bank

Regional Office Irinjalakuda

The South Indian Bank Ltd, Regional Office: Irinjalakuda at AKP Centre, Do.No. VI/950-B, Ward No.23, Christ Nagar, Christ College Road, Irinjalakuda, Thrissur, Kerala - 680 125, Phone No: 0480-2829236, Email: ro1017@sib.co.in

Ref: RO-IJK/RETAIL/N/1499/2026-27

Date:10.04.2026

TENDER CUM AUCTION SALE NOTICE

WHEREAS, the Authorized Officer has issued demand notice Ref: RO-IJK/0586/SAR/SH/4730/1132/2023-24 dated 16.08.2023 in NPA A/c Mr. Sanjith Thekkekara Gopalakrishnan calling upon the borrower/gurantors (1) Mr. Sanjith Thekkekara Gopalakrishnan, Renjith Bhavan, Mulakulam North P O, Piravom, Ernakulam – 686664 (2) Mrs. Leelamma SanjithRenjith Bhavan, Mulakulam North P O, Piravom, Ernakulam – 686664 (3) Mr.Renjith Gopalakrishnan,Renjith Bhavan, Mulakulam North P O, Piravom, Ernakulam - 686664 to pay the dues mentioned therein with further interest, penal interest/charges and costs, in the respective accounts, as stated in the said notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Since, borrower/guarantors have failed to discharge the liabilities, the Authorised Officer of the secured creditor on 25.02.2025 has taken physical possession of the secured asset, details of which is given below, over which security interest was created in our favour:

`All that part and parcel of land admeasuring 2.02 Ares along with building thereon in Athirappilly Panchayath and all other constructions, improvements, easementary rights (including right of way) existing and appurtenant thereon situated in Sy No. 1803/3 within Athirappilly Village, Chalakudy Taluk, Thrissur District and owned by Mr. Sanjith Thekkekara Gopalakrishnan morefully described in Sale Deed No. 2186/2016 dated 08-07-2016, of Sub Registrar Office – Chalakudy and bounded on

North: Property of Baby K Thomas Kallikkatt Karimbanikandam
South: Property of Baby K Thomas Kallikkatt Karimbanikandam
East :Vazhi
West: Vazhi'

Vide various letters, you have been advised by the bank to remove the movable properties not secured to the bank, which are lying in the secured property brought up above, on or before 17.03.2026,with direction that failing same, it shall be deemed that consent has been accorded for the sale of the said movables by the Bank and that the assets shall be sold off accordingly.

That the borrowers /owners of the movables properties, despite of the notice issued/repeated reminders/extension of time, have failed to take delivery of the aforesaid movables/goods. Therefore considering the implied consent given by the borrowers/property owners, as contained in the notices issued by the Bank, the movables/goods are being brought for sale under the Sale of Goods Act, 1930.

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Notice is hereby given that the movables/goods more fully described in Schedule hereunder, will be sold by way of tender cum auction 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, subject to the following terms and conditions: -

SCHEDULE

Name of Property/Asset Owner	Mr. Sanjith Thekkekara Gopalakrishnan @ Sanjith T G
Description of property/asset -movables lying in the property/- premises mentioned above	SL No / Particulars / Qty: 1 — Wooden table with Glass Top — 1 2 — Queen Size Cot — 3 3 — Bed — 3 4 — Air Conditioners, Make-Godrej — 3 4 — Fan — 1 5 — Table — 1
Reserve Price	Rs. 44,000/- (Rupees Forty Four Thousand Only)
Earnest Money Deposit (EMD)	Rs. 11,000/- (Rupees Eleven Thousand Only)
Date, Time and Place of Sale	**08.05.2026 at 11.00 am** **The South Indian Bank Ltd, Irinjalakuda Regional Office** AKP Centre, Do.No. VI/950-B, Ward No.23, Christ Nagar, Christ College Road, Irinjalakuda, Thrissur, Kerala - 680 125
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 Thrissur or through RTGS to Account No:0463073000000104 held by " The Authorised Officer" in The South Indian Bank Ltd, Branch Christ Nagar, Irinjalakuda (IFSC Code: SIBL0000463).
Last date and time for submission of Bid along with EMD	on or before 07.05.2026 by 05.00 PM
Property Inspection	From 10.00 AM to 05.00 PM on working days with prior appointment

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TERMS AND CONDITIONS

1) The property will be sold on "As is where is", "As is what is", and "Whatever there is" condition and The South Indian Bank Ltd. (the Bank hereinafter) is not responsible for title, condition or any other facts affecting the property. The particulars furnished regarding the assets are 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 www.southindianbank.com and Branch Mookannoor at Do.No.176 F, Ward No: 5, Mookkannoor Street, Mookkannoor P.O., 68357. and Regional Office Irinjalakuda at VI/950-B, Christ Nagar, AKP Junction, Irinjalakuda North, Kerala - 680 125 and also inspect the Assets and satisfy themselves about the assets before the submission of tender. The Bank shall not entertain any dispute regarding the Tender process or the scheduled assets after participating in the sale.
3) The intending purchaser shall submit duly filled in bid form in original (format available with Chief Manager, Regional Office Irinjalakuda) along with self-attested copies of Proof of identification/Address proof (KYC) to the Chief Manager 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 tenderers/bidders, an authorization letter signed by all the tenderers/bidders authorizing a tenderer/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) 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 and due authorization.
6) After the submission of EMD, the tenderers/bidders shall not be allowed to withdraw the Bid forms/EMD. The amount of EMD paid by interested tenderers/bidders shall not carry any interest.
7) Bidding will commence from Reserve price or from the highest bid quoted, whichever is higher.
8) 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 Thrissur or through RTGS to Account No:0463073000000104 held by " The Authorised Officer" in The South Indian Bank Ltd, Branch Christ Nagar, Irinjalakuda (IFSC Code: SIBL0000463).
9) Interested Tenderers shall submit Demand Draft / RTGS/NEFT receipt for the EMD at The South Indian Bank Ltd, Irinjalakuda Regional Office at VI/950-B, Christ Nagar, AKP Junction, Irinjalakuda North, Kerala - 680 125 along with the Tender in a sealed cover before 05.00 PM on 07.05.2026
10) Please note that interested purchasers shall be permitted to participate and bid in the auction only if EMD amount has been received by the Bank along with the documents and in the manner mentioned hereinabove.

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11) The Right of entry to the place of sale will be restricted to the Tenderers who have submitted the Bid Form and EMD in a sealed cover within the stipulated time or within such time as may be decided by the Chief Manager, of the Bank at his sole discretion.
12) The Chief Manager shall be at liberty to cancel the auction process at any time, before declaring the successful bidder, without assigning any reason.
13) The Sealed Tenders will be opened by the Chief Manager on 08.05.2026 at 11.00 AM. Any tender received quoting a price below the Reserve Price will be rejected outright. The bid submitted without the EMD shall be summarily rejected.
14) 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.
15) The Chief Manager is not bound to accept the highest offer and the Chief Manager has absolute right to accept or reject any or all offer(s) or adjourn / postpone/ cancel the Auction without assigning any reason thereof and the Bank will not entertain any claim or representation in that regard from the Tenderers. The sale is subject to confirmation by the Bank.
16) In case of 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 Chief Manager shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank.
17) After opening the tenders, the Tenderers who are present may be given an opportunity at the discretion of the Chief Manager to have inter se bidding among themselves to enhance their offer price.
18) Decision of the Chief Manager regarding declaration of successful tenderer/bidder shall be final and binding on all the tenderers/bidders.
19) The Successful Tenderer should pay 50 % of the bid amount (less EMD already remitted) immediately on receipt of bid acceptance letter and the balance 50% amount within 7 days of the sale, failing which the entire amount paid by the Tenderer shall be forfeited by the Chief Manager, without any notice and the sale will be cancelled and the property will be brought to sale again.
20) The articles mentioned in the Schedule shall be sold in a single lot and not on a piece meal basis.
21) 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 Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.
22) 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.
23) The sale is subject to confirmation by the Chief Manager, who shall have right to cancel the sale also notwithstanding that the successful Tenderer has remitted the 25.00 % of Sale amount.
24) On the sale being confirmed and on receipt of the entire sale proceeds by the Chief Manager, the successful Tenderer will be issued with a Sale Certificate as per the terms and conditions of the Bank and this Tender cum Auction Notice.
25) The successful bidder/tenderer shall pay all the existing dues, taxes, rates, assessment, charges, fees, maintenance charges etc., payable to the Government/ Local Authorities

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including charges/ fees payable for registration of sale certificate such as registration Fees, Stamp Duty etc., as applicable as per law, even if it pertains to previous periods. Bid Price/Final Bid Price shall be exclusive of all charges and applicable GST and other taxes. The purchaser shall bear all the statutory/ non-statutory dues, taxes, transfer fees, other fees etc. owed to anybody with respect to the schedule asset.

26) The successful bidder/tenderer shall bear the applicable GST on the sale price of the movable asset for transfer of schedule asset in its/his/her name. Further, the successful Tenderer shall also bear the cost/charges for removing the schedule assets from the present premises/warehouse and the charges incurred for keeping the schedule assets at the present premises/warehouse from the date of bid acceptance letter.

27) 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 auction is complete or any other reasons whatsoever.

28) The Chief Manager 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.

29) The successful bidder/tenderer shall remove the schedule assets from the present premises at his/her own cost, within 07 days from the date of payment of entire auction proceeds, failing which the Chief Manager, without any further notice will cancel the sale and forfeit the auction proceeds and the assets will be brought for sale again.

30) To the best of knowledge and information of the South Indian Bank Ltd, there is no encumbrance on the property, however, the Bidder(s), in order to protect his/her/their individual interests is/are advised to verify the asset, conduct due diligence at his/their own costs in respect of the asset, as well as, ascertain the known and unknown liabilities, encumbrances and any other dues from the concerned authorities or stakeholders /claimant to their satisfaction before submitting the Bid. The inspection of property put on auction shall be permitted on demand, to interested tenderers/bidders, at sites from the date of issuance of the notice till the last date for submission of Bid Form. Participation by any person in the auction sale shall be treated as conclusive evidence of the fact that the party had inspected the property/ies offered for the sale and satisfied himself about the title and condition of the property and any Bid made shall be deemed to have been submitted after due & proper inspection of the Schedule Asset and hence Tenderers/bidders (s) shall not be entitled to make any requisition or raise any query/objection vis-à-vis Bank as to Title or condition of the Assets or any part thereof or any dues/taxes/levies irrespective as to whether disclosed or undisclosed.

31) For any further information and for inspection of the assets, the intended Tenderers may contact the Chief Manager at Regional Office at Irinjalakuda or at The South Indian Bank Ltd., Branch Mookannor or may contact Ms Neenu Abraham – 9036938482 at the South Indian Bank Ltd._Irinjalakuda during working hours.

For THE SOUTH INDIAN BANK LTD.

Authorised Officer
Regional Office, Irinjalakuda

CHIEF MANAGER
THE SOUTH INDIAN BANK LTD

Date : 10.04.2026
Place : Irinjalakuda