

**APPENDIX IV-A**  
**[Refer proviso to rule 8(6)]**  
**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

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) of the Security Interest (Enforcement) Rules, 2002.

Whereas, the under noted persons have borrowed money from CSB Bank Ltd, formerly The Catholic Syrian Bank Ltd **Thane Branch** and they owe the amounts with interest, cost and other charges thereon as mentioned against their name herein below. The Bank had issued notice under the Act and the Authorised Officer had taken possession of the mortgaged property and the Bank has decided to sell the property under Rules 7, 8 and 9 of the Security Interest (Enforcement) Rules 2002, by inviting tender from the general public. As per Sec 13(4) of the Act, Secured creditor is entitled to effect sale of the assets taken possession of and realise the proceeds towards outstanding balance. In accordance with the same, the Authorised officer intend selling the schedule mentioned securities by way of public tender /auction.

<b>Name and Address of the secured creditor</b>	<b>CSB Bank Limited, Thane Branch</b>
<b>Name and address of the Borrower/s</b>	<p>1. Mr. Haridas Korukutty Parayangattil, S/o Koukutty Parayangattil,</p> <p>2. Mrs. Hena Haridas, w/o Haridas Korukutty Parayangattil</p> <p>Both residing at Flat No. 501, 502, 'Emerald" The Nirmal lifestyle Residency, LBS Road, Mulund, Mumbai- 400080</p> <p>Office/business Address- Unitech Transformers, Room No. 1042, Bhandup Industrial Estate, LBS Marg, Bhandup west, Mumbai 400078)</p>
<b>Total Liabilities as on 30.09.2022</b>	Rs. 2,78,28,519/00 (Rupees Two Crores Seventy eight lakhs twenty eight thousand five hundred and nineteen only) as on 30.09.2022 along with future interest and applicable penal interest from 01.10.2022 till the date of repayment of dues in full
<b>Date, time and place of auction</b>	<b>29/11/2022, 11.30 am&amp; CSB Bank Ltd, Zonal Office Thrissur, CSB Bhavan, St.Mary's College Road, Thrissur-680020.</b>

Details of Property	<p><b>Property No. 1</b>  All that piece and parcel of Non Agricultural land admeasuring 23.47 Ares (58 cents) bearing Survey No. 427 of Village Kizhakkumuri, Thrissur Taluk, Thrissur district, Kerala in the ownership of Sri. Haridas Korukutty Parayangattil as per sale deed 1704/1999 of SRO Anthikkad bounded as under:-  As per Location sketch of Village officer, Kizhakkumuri</p> <p>East : Property of Rajendran, Iyyunni, Hena  North : Road and Property of Rajendran and Iyyunni  West : Properties of Krishnan, Viyyatti, Pathway  South : Property of Nasseer Mohammad Kanappan Veettil</p> <p><b>Property No. 2</b>  All that piece and parcel of Non Agricultural land admeasuring 6.88 Ares (17 cents) bearing Survey No. 425 (P) of Village Kizhakkumuri, Thrissur Taluk, Thrissur district, Kerala in the ownership of Smt. Hena Haridas as per sale deed No. 3515/2007 of SRO Anthikkad bounded as under:-  As per Location certificate of Village Officer, Kizhakkumuri dated 21.07.2015</p> <p>East : Property of Kaippully Temple  North : Property of Iyyani Rajendran  West : Nadavazhy and properties of Parayangattil Haridas  South : Purambokke thodu</p>
Reserve Price	<p>Property No. 1- Rs. 72,00,000/- (Rupees Seventy Two Lakhs only)</p> <p>Property No. 2- Rs. 18,00,000/- (Rupees Eighteen lakhs only)</p>
Earnest Money Deposit (EMD)	<p>Property No. 1- Rs.7,20,000/- (Rupees Seven Lakhs Twenty Thousand only)</p> <p>Property No. 2-Rs.1,80,000/- (Rupees One lakh Eighty Thousand only)</p>

### **Terms and Conditions of Auction**

1. The intending bidders should submit their bids in the prescribed tender form in a sealed cover superscribing "Sale- A/c of Haridas Korukutty & Hena Haridas" along with Earnest Money Deposit (EMD) by way of Demand draft favouring **CSB Bank Ltd, Thane branch** payable at Thrissur on any working day on or before 28/11/22 during business hours directly to the Branch Manager, CSB Bank Ltd, **Thane Branch or to The Branch Manager, The CSB Bank Ltd, Thiriprayar Branch**. The DD number, date and bank's name should be superscribed on the cover. The tender form and letter of authority can be obtained from the Branch Manager, **CSB Bank Ltd, Thane Branch or from the Branch Manager, CSB Bank Ltd, Thiriprayar Branch** on any working day on or before 28/11/2022 during business hours. The EMD is refundable, if the bid is not successful. The EMD shall be liable for forfeiture without any prior notice if the successful bidder fails to adhere to the terms of sale, time and commit any default in any manner and the sale shall be conferred on the person making highest offer/Tender/Bid .
2. Along with the tender form, the intending purchaser shall also attach a copy of the PAN card issued by the IT Department and also his /her identity proof and proof of residence.
3. The sealed tender will be opened by the Authorised Officer on 29/11/2022 at 11.30 AM in the presence of available/attending applicants or their representatives. The authorised representatives must carry with themselves letter of authority in the prescribed format from the principal bidder with necessary document for identification. The Authorised Officer has absolute discretion to negotiate to raise the offered amount/permit inter-se bidding among the participants to get maximum revised offer/price for the property. The sale shall be considered only if the bid is above the reserve price and the sale is subject to confirmation by the Bank (Secured Creditor). The Authorised Officer has the absolute right to accept or reject the application or adjourn/postpone the sale without assigning any reason therefore and also to modify any terms and conditions of this sale without any prior notice.
4. Sale is subject to confirmation by Bank. The secured assets will not be sold for an amount below the reserve price.
5. The successful bidder shall deposit 25% (inclusive of Earnest Money Deposited) of the bid amount immediately on the sale being knocked down in his favour or on the next working day and the balance **within fifteen days** from the date of confirmation of sale or such extended period as stipulated in the relevant provisions of SARFAESI Rules 2002. Payment is to be made in the form of Demand draft drawn in favour of **CSB Bank Ltd, Thane payable at Thane or Thrissur**. In case of default, the entire amount deposited till then shall be forfeited without any prior notice.
6. The successful bidder should bear the charges/fees payable for conveyance such as stamp duty, registration fees etc as applicable as per law and shall also comply with the provisions of IT Act. The Bank will not be held responsible for any charges, lien, encumbrance, property tax or any other dues to the Government or anybody in respect of the property under sale and property will be sold on **"as is where is"** basis and **"as is what is"** and **"whatever there is"** condition and no representation and warranties are given by the Bank relating to encumbrances, statutory liabilities etc., and the prospective buyers should satisfy themselves on the extent, title, ownership, statutory approvals as to existence of any encumbrance, charges, payments etc, before participating in the sale. The immovable property described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage caused by fire, theft or other accidents and risk from the

- date of confirmation of sale by the Authorised Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature.
7. Property No. 1 and 2 described above will be sold only as a single lot and is to be bid in a single lot.
  8. The property can be inspected on any working day on or before 26/11/2022 between 2 PM and 5 PM after getting prior appointment. Interested purchasers may contact the Branch Manager, CSB Bank Ltd Thriprayar before the date of inspection.
  9. The Sale certificate will be issued in the name of purchaser (s)/applicant (s) only and will not be issued in any other name (s).
  10. As per Sec-194- I A of Income Tax Act, 1961, TDS @ 1% will be applicable on the sale proceeds where the sale consideration is Rs.50.00 lakhs and above.
  11. The buyer/s should bear the applicable TDS as per Income Tax Act, 1961 and make arrangements for effecting registration.
  12. The borrower/guarantors attention is invited to provisions of sub section 13 of the act in respect of time available to redeem the secured assets. If the dues together with all costs, charges and expenses incurred are tendered at any time before the date fixed for sale or transfer, the secured asset will not be sold or transferred and no further steps will be taken for transfer or sale of the secured asset.
  13. This is a Notice to the Borrower and the Public in general and this notice is issued without prejudice to any other remedy available to the secured creditor.

For further information, contact, 8655004768/9070601292

For inspection of the property, please contact, CSB, Thriprayar Branch: 9072601197

Thrissur  
17/10/2022

Authorized Officer  
CSB Bank Ltd  
Thrissur Zonal Office