



TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)
Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
Tel: 1800 102 4345 ; Website: http://www. truhomefinance.in
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to Truhome Finance Limited (formerly M/s Shriram Housing Finance Limited), the Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on 22.10.2025 between 11:00 a.m. to 11:30 A.m. for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.
Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, reserve price and earnest money deposit and date of Inspection are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagars	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1. Mrs. Premalatha W/o Ravichandran 2. Smt. Haripriya D/o Mr. Ravichandran 3. Mr. Ravichandran All are residing at: No.52/13 Sri Senthur Garden, Valaikmedu, Poondurai Road Erode - 638002	Demand Notice Date: 12.03.2025 Rs. 1051948/- (Rupees Ten lakhs Fifty One thousand Nine hundred and Forty Eight Only) as on 10-03-2025 under reference of Loan Account No. SHLHERDE0000092	Rs.7.00,000/- (Rupees Seven Lakhs only) Bid Increment: Rs. 10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs.70,000/-(Rupees Seventy Thousand only) Last date for submission of EMD : 15-10-2025 Time 10.00 a.m. to 05.00 p.m.	22nd Oct. 2025 Time : 11:00 AM to 11:30 AM	James Clement 7200281906 Mr. Selvakumar 9444224367 Property inspection Date.18-10-2025
Date of Possession & Type 20-08-2025 & Physical Possession				
Encumbrances known Not known				
Description of Property All part and parcel of the property situated at Erode District, Avalpoondurai SRD, Modakkuruchi Taluk , Thuyyampoondurai "C" Village, SF No.1163/B1 R.S.No.1426/4 Old SF No.1163/B3 in this R.S. No.1426/6 Now Sub Divided as 1426/6A Converted as house plots and Named as " Dhanalakshmi Garden" Site No.65 Land bounded on the following boundaries: West : 20feet South North Road , North : Site No.66 , South : Site No.64 , East: Site No.40 Total extent of the property is 1200 Sq.ft.With all easement and pathway rights.				
1) For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited Website Link: https://www.truhomefinance.in/e-auction 2) The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTI180000230.				
Place : Erode Date : 20-09-2025 Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)				



Registered Office: ICICI Bank Tower, Near Chokli Circle, Old Padra Road, Vadodara – 390007, Gujarat
Corporate Office: ICICI Bank Towers, Bandra Kurla Complex, Bandra East, Mumbai – 400051, Maharashtra
Branch Relocation Notice
On Behalf of ICICI Bank Ltd., Haripad Branch

Dear Customers,
We wish to inform you that with effect from October 6, 2025, we are relocating to a more convenient location. The address is as mentioned below:
New address: ICICI Bank Ltd., Manavika Complex, Puthenpurayil, Ground Floor, Thulamparambu South, Thekkenada, Haripad P.O, Haripad, Kerala-690514.
There would be no change in your account numbers or the security items issued to you. Assuring you of the best services at all times.
Sincerely,
Branch Manager, Haripad Branch



AYUSH DEPARTMENT

Full details on Tender Advertisement appeared above are exhibited before the Office from which the tender originates. For Details on all Tenders above please visit notice board. Kerala.gov.in / tender. Please put in check the Window No for getting the advertisement of your choice.



PRINTING DEPARTMENT

Full details on Tender Advertisement appeared above are exhibited before the Office from which the tender originates. For Details on all Tenders above please visit notice board. Kerala.gov.in / tender. Please put in check the Window No for getting the advertisement of your choice.



COLLEGIATE EDUCATION DEPARTMENT

Full details on Tender Advertisement appeared above are exhibited before the Office from which the tender originates. For Details on all Tenders above please visit notice board. Kerala.gov.in / tender. Please put in check the Window No for getting the advertisement of your choice.

POSSESSION NOTICE
(for immovable property)

Whereas,
The undersigned being the Authorized Officer of **SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029)** (formerly known as **INDIABULLS HOUSING FINANCE LIMITED**) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated **30.09.2023** calling upon the Borrower(s) **TWENTY FOUR ASSURED SERVICES PVT. LTD., VINOO KURIAN DEVASIA and ANITHA P. EMMANUEL** to repay the amount mentioned in the Notice being **Rs. 1,30,20,586.95 (Rupees One Crore Thirty Lakhs Twenty Thousand Five Hundred Eighty Six and Paise Ninety Five Only)** against Loan Account No. **HLAPCOC00178964** as on **26.09.2023** and interest thereon within 60 days from the date of receipt of the said Notice.
The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken **Possession** of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **16.09.2025**.
The Borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **SAMMAAN CAPITAL LIMITED** (formerly known as **INDIABULLS HOUSING FINANCE LIMITED**) for an amount of **Rs. 1,30,20,586.95 (Rupees One Crore Thirty Lakhs Twenty Thousand Five Hundred Eighty Six and Paise Ninety Five Only)** as on **26.09.2023** and interest thereon.
The Borrowers' attention is invited to provisions of Sub-Section (8) of Section 13 of the Act in respect of time available, to redeem the Secured Assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
ALL THAT PIECE AND PARCEL, OF LAND HAVING AN EXTENT OF 8.17 ARES, IN SY NO. 113/8, RE SY NO. 202/1/9, BLOCK 18, TOGETHER WITH RIGHT OF WAY, SITUATED AT NATTAKOM VILLAGE, KOTTAYAM TALUK, IN THE SUB REGISTRATION DISTRICT, OF KOTTAYAM, AND IN THE REGISTRATION DISTRICT OF KOTTAYAM – 686013, KERALA AND WHICH IS BOUNDED AS FOLLOWS:-
EAST : 17 FEET ROAD
WEST : THODU & PROPERTY OF RATHNAMMA
NORTH : PROPERTY OF SOMAN
SOUTH : PROPERTY OF BABU

Sd/-
Date : 16.09.2025 Authorised Officer
Place : KOTTAYAM SAMMAAN CAPITAL LIMITED (FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)



THE SOUTH INDIAN BANK LIMITED
Branch Address DO NO.176 F, WARD NO.5, MOOKKANNOR STREET, MOOKKANNOR P.O., ERNAKULAM, KERALA- 683577

Gold Auction for Mortgages at Bank
Whereas, the Authorized officer of The South Indian Bank Ltd., issued Sale notice(s) calling upon the borrower to clear the dues in gold loan availed by him. The borrower had failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned will conduct online auction of the gold ornaments strictly on "As is What is Basis" & "Whatever there is Basis" & "Without recourse Basis". The auction will be conducted online through https://egold.auctiontiger.net on 24.09.2025 from 12:00 pm to 03:00pm for the Mr Nelson Davees T account number 0586653000021023
Please contact Auction Tiger on 6352632523 for more information.

Sd/- Manager
The South Indian Bank Ltd



The Jammu & Kashmir Bank Limited
B.U: Thiruvananthapuram, T.C 28/222(4), M.G Road, Pazhavangadi, Fort P.O., Thiruvananthapuram - 695023.
CIN: L65110JK1938SGC000048

Ref. No. JKB/TPURAM/ADV/24-25 Dated: 01.09.2025
1.Mr. Saheer K S/o Mr. Kabeer, R/o T.C. 43/433, VVLRA 12, Kamaleswaram, Manacaud, P.O., Thiruvananthapuram, Kerala-695009 (Borrower), 2.Mrs. Arshida Beegum S A W/o Mr. Saheer K, R/o T.C. 43/433, VVLRA 12, Kamaleswaram, Manacaud, P.O., Thiruvananthapuram, Kerala-695009 (Borrower).
DEMAND NOTICE UNDER SECTION 13 (2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT-2002.
Sir/Madam,
This Demand Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "The Act") is issued by me Arun Kapur on **01st day of September 2025 as Authorized Officer of Jammu and Kashmir Bank Ltd** duly empowered in accordance with the provisions of SARFAESI Act, 2002 for the reasons stated hereinafter:
Whereas, Branch Office, Thiruvananthapuram of Jammu and Kashmir Bank Ltd (hereinafter called Bank) sanctioned **credit facility** details whereof is:
A. Housing Loan Facility of Rs.25.00 Lacs sanctioned vide Ref. No.Jkb/TPuram/ADV/HL/2020/4444-613 dated 23.01.2020 to you (herein after also referred as borrower). The said facility was granted to you against the following securities:
Primary Security: Equitable mortgage of one storied residential building on land measuring 1.97 Ares (4.867 Cents) in Re. Sy. No. 1/57 in Block No.4 (Old Sy. No.309/4-1) & building bearing No.TC 49/304 (1) (12) of Manacaud Village, Thiruvananthapuram Taluk & District, Kerala in the name of Mr. Saheer K S/o Mr. Kabeer & Mrs. Arshida Beegum S A W/o Mr. Saheer K.
Collateral Security: NIL
Whereas the above said credit facility was availed by you as borrowers after creation of security interest in the above referred properties (secured Assets) in favour of the Bank,
Whereas, borrowers have failed to maintain the credit facility as per terms and conditions of the above referred sanction letter/s and other terms and conditions laid down in the documents executed by borrower in favour of the Bank, consequently borrower loan account No.444426550000128 has been classified by the Bank as Non-Performing Asset on 29.08.2025 in accordance with the directives and guidelines of the Reserve Bank of India. The details of loan account are as under:-

S. Facility No.	Sanctioned Limit	Amount Disbursed	Date of NPA	Amount of NPA	Unapplied Interest	Total outstanding as on 31.08.2025
1	Housing Loan Facility	Rs.25.00 Lac	Rs.25.00 Lac	29.08.2025	Rs.24,57,284.00	Rs.2,30,171.60

In addition to amount outstanding as on 31.08.2025, Bank, as secured creditor, reserves the right to claim amount which may become due on account of crystallization of BG's and/or devolvement of L C's (if any) **Total outstanding as on 31.08.2025 is Rs 25,30,171.60**
Whereas the above said amount is due and payable from you as borrowers in the books of accounts of the Bank. Now since borrowers have failed and neglected to make payment of dues in respect of the said Loan duly secured by the securities mentioned hereinabove, and classification of borrowers account as a Non-Performing Asset, I above named as Authorized Officer in exercise of the powers vested in me under the provisions of SARFAESI Act, 2002 and rules made there under hereby give borrowers notice under sub-section (2) of section 13 of Securities and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon borrower to pay in full and discharge borrower liabilities aggregating to **Rs 25,30,171.60 (Rupees Twenty Five Lacs Thirty Thousand One Hundred Seventy One & Paise Sixty Only)** as stated herein above, together with interest at contractual rate thereon w. e. f. 01.09.2025 along with other charges and costs to be incurred by the Bank from time to time and thereby discharge in full all borrowers' liabilities to the Bank within a period of 60 days from the date of this Notice failing which the Bank shall at borrowers costs and risk exercise its powers under the Act. We further give borrower notice that in case of failure to pay the above mentioned outstanding amount with interest and costs till the date of payment within the stipulated period of 60 days, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act and;
i) In the event of borrower's failure to pay amount as demanded, Bank is authorized under the Act to take possession, control and or management of the above mentioned secured asset together with the right to transfer by way of lease, assignment or sale, without the intervention of the court.
ii) All expenses incurred in the process shall be debited to borrower account and will be recovered from borrower. Moreover in the event of sale of the secured asset borrower liability is not discharged in full, Bank shall have right to recover the remaining balance from borrower.
iii) This demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which Bank may have including the right to make further demands in respect of sums owing to Bank.
iv) Section 13(13) of the Act restrains borrower/mortgagor after the date of this notice from transferring by way of sale, lease or otherwise any of secured assets referred to in this notice, without prior written consent of the Bank and breach of the said provision is an offence punishable under Section 29 of the Act.
v) This demand notice is recall of the loan amount and demand by the secured creditor of the outstanding amount without prejudice to the rights of the Bank to proceed as against the borrower/company/ Directors/mortgagors/guarantors for initiating recovery proceedings under any other legal remedies.
vi) Borrower is also informed that it can redeem the secured asset within the time frame prescribed by section 13(8) of the Act.

Authorized Officer



MUTHOOT FINCORP LIMITED (Secured and Unsecured Lending Business Division)
(A Muthoot Pappachan Group Company) CIN : U65929KL1997PLCO11518
Administrative Office: 710 A & 711 A, 7th Floor, Phase - 2, Spencer Plaza, Mount Road, Annasalai, Chennai- 600002
Regd. Office : Muthoot Centre, TC No 27/3022, Punnem Road, Trivandrum, Kerala - 695 001

DEMAND NOTICE
Under Section 13 (2) of The Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002
Whereas the undersigned is the Authorised officer of **Muthoot Fincorp Limited (MFL)** under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act. 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s), Co-Borrower(s), Guarantor(s) to discharge in full their liability to the Company by making payment of entire outstanding including up to date interest, cost and charges within 60 days from the date of respective Notices issued and the publication of the Notice as given below and as way of alternate service upon you. As security for due repayment of the loan, the following Secured Asset (s) have been mortgaged to MFL by the said Borrower(s), Co-Borrower(s), Guarantor(s) respectively.

S. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of Demand notice Date of NPA	Total Outstanding Amount as on date	Description of Secured Asset(s) / Immovable Property (ies)
1.	Loan A/c No. MFLS01SECUL000005095530 Mr. Shybin K (Borrower) Mr. Balakrishnan A K (Co-Borrower) Mrs. Sajila KV (Co-Borrower) All Residing at: Grace, Kannur, Kerala - 670005 All Property address situated at: RSY No 78/140, Near Bharathiya Vidhya Bavan, Puzhathi, Village, Kannur Taluk, Kannur Dis Kerala - 670005	10-09-2025 03-09-2025	Rs. 22,30,246.13 (Rupees Twenty Two Lakhs Thirty Thousand Two Hundred Forty Six and Thirty Paise Only) as on 10-09-2025	Property bearing Re-Survey No. 78/8B Old Survey No. 206/4 Block No. 175 with an extent of 02.02 Ares situated in Puzhathi Village Kannur Taluk, Kannur District as per Sale Deed No. 2428/2004. (Here in after Referred as the "SAID PROPERTY"). As per revenue records the property is in Resy 78/140. As per Sale Deed No. 2428/2004 the said property is bounded as under:- East: Property of Balan, West: Property of Kanpur Gopi, North: Property of Geetha, South: Way.

If the said Borrower, Co-Borrower(s) & Guarantor(s) fails to make payment to **MFL** as aforesaid, **MFL** shall be entitled to take possession of the secured asset mentioned above and shall take such other actions as is available to the Company in law, entirely at the risks, cost and consequences of the borrowers. The said Borrower(s), Co-Borrower(s) & Guarantor(s) are prohibited under the provision of sub section (13) of section 13 of SARFAESI Act to transfer the aforesaid Secured Asset(s), whether by way of sale, lease or otherwise referred to in the notice without prior consent of **MFL**.

Sd/- Authorised Officer
For Muthoot Fincorp Limited

Place : Kerala, Date : 20-09-2025



BAJAJ FINANCE LIMITED
Corporate Office: Bajaj Finance Limited, 3rd Floor, Bajaj Finserv, Panchshil Tech Park, Viman Nagar, Pune – 411014.
Regional/Branch Office: Bajaj Finance Ltd., 4th Floor, DD Trade Tower, Kaloor, Cochin, Ernakulam-682017

DEMAND NOTICE
Under Section 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
Undersigned being the Authorized Officer of **Bajaj Finance Limited (BFL)**, hereby gives the following notice to the Borrower(s)/Co-Borrower(s) who have failed to discharge their liability i.e. defaulted in the repayment of principal as well as the interest and other charges accrued there-on for Home Loan(s)/Loan(s) against property advanced to them by Bajaj Finance Limited and as a consequence the loan(s) have become **Non-performing assets(NPA)** on **03-May-2025**. Accordingly, notices were issued to them under Sec 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and rules there-to, on their last known addresses, however, the same have been returned unreserved/undelivered, as such the Borrower(s)/Co-Borrower(s) are hereby intimated/informed by way of this publication notice to clear their outstanding dues under the loan facilities availed by them from time to time.

Loan Account No./Name of the Borrower(s)/ Co-Borrower(s)/Guarantor(s) & Addresses	Address of the Secured/ Mortgaged Immovable Asset / Property to be enforced	Demand Notice Date and Amount
BRANCH : Cochin LOAN AGREEMENT NOS.: 4150HL05562368 and 4150HL05561693 Dated 17-October-2014 Borrower(s)/mortgagor(s)/ Guarantor(s) : 1. Lulu KS/Bishala Lalul Vasumathy Sekharan/Laly Sekharan (Borrower) At Kandangath House, Mullassery, Thrissur-680509 2. Rajan Nair K / Mallika Puthukulangara (Co-Borrower-1) At Naisreyasam, Z nd Cross Udayanagar, Ayyanahole PO, Thrissur-680003 3. Liji Aljith (Co-Borrower-2) At Chungath, Kadappuram, Chavakkad, Thrissur-680007 4. Shine Flexible Print and Packs Pvt. Ltd. At XII/272B, Manalimukku NAD PO, Aluva, Ernakulam-683593	All that is the part and parcel of property having total extent of 4.05 Ares (10 Cents) made up of 2.429 ares in Sy.No. 273/11 and 1.62 ares in Sy. No. 273/4 of Mullassery Village, Chavakkad Taluk, Thrissur District which is a part of a larger extent of immovable property of 21.09 ares. Boundaries of the Property of 21.09 ares NORTH: Property of Narayanan,EAST: Properties of Sivaraman and Narayanan, WEST: Properties of Girija Vasanthan and Gopalan SOUTH: Properties of Girija Vasanthan and Road	9th September 2025 & Rs. 1,72,02,706.07 (Rupees One Crore Seventy Two Lakhs Two Thousand Seven Hundred Six and Zero Seven Paise Only)

This step is being taken for substituted service of notice. The above Borrowers / Co-Borrowers, Guarantors are advised to make the payments of outstanding along with future interest within 60 days from the date of publication of this notice, failing which (without prejudice to any other right remedy available with Bajaj Finance Limited) further steps for taking possession of the Secured Assets / Mortgage Property will be initiated as per provisions of Sec 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The parties named above are also advised not to alienate, create third party interest in the above-mentioned properties. On which Bajaj Finance Limited has the charge.
Place: Thrissur and Cochin, Date: 20-September-2025

For M/s Bajaj Finance Limited, Authorized Officer



HDB Financial Services Ltd.
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-09.
Branch Office: 2nd Floor, The Art Of Living Tower, 13 Cross Road, SBT Avenue , Near Passport Office, Panampilly Nagar , Kochi - Kerala –682036.

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE
(To the Borrower /Co-Applicant / Public in General)
(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)
The undersigned Authorized Officer of **HDB Financial Services Ltd.**, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"**.
Name and Address of the Applicant & Co-Applicant: 1) Vanaja Food Industries, III/163B Vattekadumookannoor, Aluva, Ernakulam,683577, 2) Mohanan Arackal Vattekadu, Mookannoor, Aluva, Ernakulam, 683577, 3) Vanaja Mohananvattekadu, Mookannoor, Aluva, Ernakulam, 683577. **Account Nos. 5204280 & 1367228, Total Outstanding Amount: in Loan No:5204280, Rs 1,13,47,328.28/- (One Crore Thirteen Lakhs Forty Seven Thousand Three Hundred and Twenty Eight and Twenty Eight Paise) And Rs 16,70,048/- (Sixteen Lakh Seventy Thousand Forty Eight only) in Loan No: 1367228 As on 23/01/2025 with further interest/ incidental expenses /costs till the date of full payment., Details of Encumbrances, if any, known to the Secured Creditor:** As per Encumbrance Certificate No.726/25 dated 22/01/2025 there are no encumbrances recorded on the property
DETAILS OF IMMOVABLE PROPERTIES: **Schedule I:** All the piece and parcel of land with all other improvements therein having an extent of 2.20 ares in Re Sy. No. 48/17 in Sy. No. 109/11/ H together with building No. XII/119, XII/72, XII/120 situated at Mookkannoor Village, Aluva Taluk, owned by Mr. Mohanan described in sale deed NO. 2802/1986 of Angamaly S.R.O in Ernakulam District. Boundary: North: PWD Road, South: Property of Vayaroni, East: Remaining property of Mohanan, West:Property of Kollai Kunjikkali
Schedule II: All the piece and parcel of land with all other improvements therein having an extent of 6.70 Ares (As per tile deed total extent is 6.88 Ares) in Re Sy. No. 48/2 in Sy. No. 109/11/ H together with building No. XII/119, XII/72, XII/120 situated at Mookkannoor Village, Aluva Taluk, owned by Mr. Mohanan described in sale deed No. 331/1986 of Angamaly S.R.O in Ernakulam District. Boundary North: PWD Road, South: Property of Vayaroni, East: Property of Maliyekkal Kuriaokse, West: Remaining property of Mohanan
Schedule III: All the piece and parcel of land with all other improvements therein having an extent of 2.02 Ares in Re Sy. No. 48/2 in Sy. No.109/11/ H together with building No. XII/119, XII/72, XII/120 situated at Mookkannoor Village, Aluva Taluk, owned by Mr. Mohanan described in sale deed NO. 2080/2001 of Angamaly S.R.O in Ernakulam District. Boundary: North: Remaining property of Mohanan, South: Panchayath Road, East: Property of Maliyekkal Kuriaokse, West:Property of Vayaroni

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date &Time
Rs.1,06,26,204/-	Rs.10,62,620/-	Rs.1,00,000/-	14/10/2025 at 11 A.M. to 12 Noon	13/10/2025 up to 06:00 P.M.

TERMS AND CONDITIONS OF TENDER-CUM-AUCTION SALE:
1) The auction sale shall be "online e-auction" bidding through website https://bankauctions.in support@bankauctions.com Mobile APP on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes.. 2) The interested bidders shall submit their EMD through Web Portal: https://bankauctions.in (the user ID & Password can be obtained free of cost by registering name with https://bankauctions.in) through Login ID & Password. The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "HDB Financial Service Limited" above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc., without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III can be downloaded from the Web Portal: https://bankauctions.in) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact https://bankauctions.in support@bankauctions.com M/s. C1 INDIA PRIVATE LIMITED, Mr. Dhanraj Krishna, email id - andhra@c1india.com; ph.no- 9948192222, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003, MOB: 91-7291981124/25/26, 3) The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed. 4) The intending bidders may obtain the Tender Forms from the Manager, **HDB Financial Services Limited** 2nd Floor, Art of Living Tower, 13 Cross Road, SBT Avenue, Near Passport Office, Panampilly Nagar, Kochi-Kerala-682036. The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, HDB Financial Services Limited, together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of "HDB Financial Service Limited" on or before 6pm on the 13/10/2025 of Tender-cum-Auction sale hereby notified., 5) For inspection of the Property and other particulars, the intending purchaser may contact : **HDB Financial Services Limited 2nd Floor, Art of Living Tower 13 Cross Road, SBT Avenue, Near Passport Office, Panampilly Nagar, Kochi-Kerala-682036. -Ransiya (9544618915), (8589972288) Umesh Kumar (9645099666), Deepu KJ (8281218729). The Property/Is Sold On "As-is-Where-is" And "As-is-What-is" Condition Basis.**, 6) The sealed Tenders will be opened in the presence of the intending bidders by 11am on the 14/10/2025 of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may, at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of HDB Financial Services Limited. , 7) The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale. 8) The sale certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. 9) The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law. 10) The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies. 11) The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason there- of and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.
Place: Kochi, Date: 19/09/2025

Sd/- Authorised Officer, M/s. HDB Financial Services Limited