

(Regd A/D)

NOTICE FOR SALE OF IMMOVABLE PROPERTIES ISSUED UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 (hereinafter referred to as Act) r/w SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (hereinafter referred to as Rules).

Whereas, the Authorized Officer of the Federal Bank Ltd under the Act issued a Demand Notice dated 04/11/2016 calling upon the borrowers (1) Shri. Anil Kumar G and (2) Smt Deepthi R both residing at Kulirma, Perila Chullimanoor PO Nedumangad Thiruvananthapuram 695541 to repay the amount mentioned in the notice being (1). ₹ 53,13,689.00 (Rupees fifty three Lakhs thirteen thousand six hundred and eighty nine only) is due as on 31/10/2016 in the Cash Credit account bearing number 1374560000587 and (2). ₹ 8,11,048.00 (Rupees eight lakhs eleven thousand and forty eight only) is due as on 05/10/2016 in the Federal Personal Car Loan account bearing number 13747400001666 together with interest and costs thereon at such applicable rates within 60 days from the date of receipt of the said notice.

Whereas the borrower(s) and / or guarantor (s) and / or defaulters having failed to repay the amount within the stipulated time, the Authorized Officer on behalf of the Federal Bank Ltd, has taken possession of the property described herein below in exercise of powers conferred under section 13(4) of the said Act read with Rule 8 of the said Rules on 04/03/2017 by issuing a notice to the borrowers / defaulters and general public and publication thereof in newspapers as contemplated under the said Act and Rules. Actual possession of the property was taken on 01/07/2019 in compliance of the order of Hon'ble Chief Judicial Magistrate Court, Thiruvananthapuram in MC 277/2017.

Subsequently, Shri. Anil Kumar G expired. Number (2)/Co-obligant mentioned above and Master Gautham Anil represented by Smt Deepthi R are the legal heirs of (late) Anil Kumar G and they are also having address at Vallu Veedu, TC 42/2100, Kuravankonam Kowdiar 695003. Notice issued to number (2) mentioned above in the capacity of guarantors/co-obligants/mortgagors/co-borrower and also in the capacity of legal heir of (late) Shri. Anil Kumar G to the extent you have inherited assets of (late) Shri. Anil Kumar G. Notice issued to Master Gautham Anil in the capacity of legal heir of (late) Shri. Anil Kumar G to the extent you have inherited assets of (late) Shri. Anil Kumar G.

This notice is issued to all the legal heirs of the deceased. You all are liable to settle the debts/dues as specified hereunder.

The undersigned hereby give notice to the borrowers and general public that the Bank has decided to sell on 20/09/2024 "AS IS WHERE IS" & "AS IS WHAT IS" and "WHATEVER THERE IS BASIS" under Rules 8 & 9 of the said Rules for realizing the total dues as stated below is due from you as on 20/09/2024 with further interest, cost and other charges thereon and thus the undersigned being the Authorized Officer of the Bank hereby invites from interested the sealed tenders for purchasing the property subject to the terms and conditions mentioned hereunder.

Sl No	Loan Account No	Loan Type	Amount due
1	13745600000587	Cash Credit	₹ 1,15,23,466.36 as on 20/09/2024
2	13747400001666	Federal Personal Car Loan	₹ 6,49,904.19 as on 20/09/2024
Expenses and Cost			₹ 1,69,767.88 as on 30/08/2024
Total Amount			₹ 1,23,43,138.43

While we call upon you to discharge your liability as above by payment of the entire dues to the Bank together with applicable interest, all costs, charges and expenses incurred by the bank till repayment and redeem the secured asset, within the period mentioned above, Please take important note that as per section 13(8) of the SARFAESI Act 2002, (as amended), the right of redemption of secured asset will be available to you only till the date of publication of notice for publication or inviting tenders from public or private treaty for transfer by way of lease, assignment or sale of the secured asset.

Sl No.	Details of security property	Reserve price below which property will not be sold
1	All that piece and parcel of land having an extend of 5.60 ares comprised in Sy No 201/5 (Re-Sy No 430/4) along with all building existing/to be constructed and all improvements thereon of Anad Village, Nedumangad Taluk, Thiruvananthapuram District bounded on East by: Passage South by: Road, West by: Property of Shanmugham Chettiar and North by: Property of Ramakrishnan Asari	₹ 34,00,000.00 (Rupees Thirty four lakhs Only)
2	All that piece and parcel of land having an extends of 8.08 ares comprised in Sy no 259/2-1 and 259/3-1 along with all building existing/to be constructed and all improvements thereon of kariipoor village Nedumangad Taluk Thiruvananthapuram District bounded on East by: Property of Syamala Amma, South by: Road, West by: Property of Girija Kumari and North by: Property of Sakunthala Kumari	22,50,000.00 (Rupees Twenty five lakhs fifty thousand only)

Terms and Conditions

- 1) The properties described above will be sold on "AS IS WHERE IS" "AS IS WHAT IS "and "WHATEVER THERE IS" basis.
- 2) The reserve price below which the security property will not be sold is (1). ₹ 34,00,000.00 (Rupees Thirty-Two Lakh Fifty Thousand only) and (2). ₹ 22,50,000.00 (Rupees Twenty five lakhs fifty thousand only) respectively.
- 3) The EMD shall be remitted through NEFT/RTGS to The Federal Bank Ltd, Br. TVM/Pattom to the Account No. 13742200000018, IFSC CODE FDRL0001374 or to the Account No. 21462200000013, IFSC CODE FDRL0002146, or by way of Demand Draft

(DD) drawn in favor of Authorized Officer, The Federal Bank Ltd payable at Thiruvananthapuram.

- 4) The intending purchasers shall submit/ send to the undersigned their tender quoting the price offered by them in a sealed cover along with the details of EMD remitted by way of RTGS / NEFT/Demand Draft favouring The Federal Bank Ltd payable at Thiruvananthapuram for property is (1). ₹ 3,40,000/- and (2). 2,25,000/- respectively being earnest money equivalent to 10% of Reserve Price of the property concerned, which is refundable if the tender is not accepted.
- 5) Tenders which are not duly sealed and are not accompanied by Demand Draft / TRGS /NEFT details as afore stated will be summarily rejected.
- 6) The sealed covers containing tender shall reach the undersigned on or before 5:00 PM on 19/09/2024. The auction will be conducted between 11.00 to 12 Noon on 20/09/2024.
- 7) The intending purchasers shall be present before LCRD/Thiruvananthapuram Division, 4th Floor, Federal Towers, M G Road, Thiruvananthapuram – 695001 (Ph: 0471 2322229, 2780625) on 20/09/2024 at 10.30 AM when the tenders will be opened. In case the proposed sale/auction date is declared holiday for normal functioning of Bank, the sale will be conducted by next working day at same time. The sale will be conducted in the said office.
- 8) After opening the tender, the intending bidders may be given an opportunity at the discretion of the authorized officer to have, inter se bidding among themselves to enhance the price.
- 9) The successful bidder shall deposit 25% of the bid amount / sale price inclusive of the EMD (Earnest Money Deposit) immediately on acceptance of his tender/ offer by the Bank and the balance 75% within 15 days, failing which the entire deposit made by him shall be forfeited without any notice and the property concerned will be re-sold.
- 10) All payments shall be made by way of RTGS/NEFT in the above-mentioned account OR by Demand Draft drawn in favor of The Federal Bank Ltd. payable at Thiruvananthapuram.
- 11) The successful bidder shall bear the entire charges / fees payable for conveyance such as stamp duty, Registration fee etc. as applicable as per Law.
- 12) (To the best of knowledge and information of the Authorized Officer, the following encumbrance /direction/observation are marked/ given in Encumbrance certificate / Court Judgments/ orders)

An attachment ordered by the Hon'ble IInd Additional Sub Court, IA 2391/19 OS 219/2019, Thiruvananthapuram, in respect of Sch.No.1/.1Sy.201/5, Area:5Ar60.00 Sqm ,Blk-000, Re Sy.430/4 obtained by UdayaKumar Petitioner, UK Agencies and Electricals, Elankath Complex TVM. This attachment will not affect the property/ sale since mortgage and security interest created in favour of the Bank was

created on 25/06/2012, prior to the said attachment. The said attachment will be subjected to the charge of the bank.

An attachment ordered by the Hon'ble II nd Additional Sub Court,IA 2324/19 OS 211/19,Thiruvananthapuram, in respect of Sch.No.1/.1Sy.201/5,Area:5Ar60.00 Sqm ,Blk-000, Re Sy.430/4 obtained by Udayakumar K Petitioner, UK Agencies and Electricals, Elankath Complex TVM. This attachment will not affect the property/ sale since mortgage and security interest created in favour of the Bank was created on 25/06/2012, prior to the said attachment. The said attachment will be subjected to the charge of the bank.

An attachment ordered by the Hon'ble Debts Recovery Tribunal 2, Ernakulam, in respect of Sch.No.3/.3Sy.201/5,Area :5Ar60.00 Sqm ,Blk-018, Re Sy.430/4 dated 22/03/2021 obtained by Federal Bank against OA No. OA 177/2018

- 13) The borrower / co-borrowers/ co-obligants named above shall treat this as notice of 15 days as stipulated in Rule 8(6) read with rule 9 of the said Rules and pay the secured debt in full to avoid sale of the secured property.
- 14) The tenders offering price below the Reserve Price mentioned above will be rejected.
- 15) The Authorized Officer has the absolute right to accept or reject the bid/ all or any tender including the highest tender or adjourns / postpones the sale without assigning any reason. The decision of the Authorized Officer/Bank shall be final.
- 16) The balance amount of purchase price payable shall be paid by the purchaser to the authorized officer on or before the fifteenth day of confirmation of sale of the immovable property or such extended period as may be agreed upon in writing between the purchaser and the secured Creditor as stipulated under Rule 9(4) of the Security Interest (Enforcement) (Amendment) Rules, 2002
- 17) The intending purchasers can inspect the property between 10.00 AM and 05.00 PM on 19/09/2024. The intending purchasers who wish to inspect the property and / or to know further details / conditions may contact this office. (Ph: 0471-2322229,2780615 8547720840)
- 18) The buyer should satisfy himself/herself/itself as to the title, ownership, statutory approvals, extent etc. of the property, before participation in the auction.

Dated this the 30th day of August 2024

For The Federal Bank Ltd

Assistant Vice President & Division Head
(Authorised Officer under SARFAESI Act)