

**UDYOGAMANDAL BRANCH,**

Near Eloor Police station, Udyogamandal Ernakulam 683501,  
Phone: 0487-2546484, Email: [Udyogamandal.Ernakulam@bankofindia.bank.in](mailto:Udyogamandal.Ernakulam@bankofindia.bank.in)

Ref No: EZO/RD/SANOTICE/2025-26/236

Date: 04.03.2026

**NOTICE OF SALE TO THE BORROWER UNDER RULE 8 & 9 OF THE SECURITY  
INTEREST (ENFORCEMENT) RULES, 2002**

**BY SPEED. POST WITH A.D**

To

|                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| For account <b>M/s. AUTO MARS</b>      | <b>Borrower(s):</b><br><b>(1) M/s. Auto Mars</b><br><b>Proprietor: Mrs. Remya Anilkumar</b><br>Kalapurakkal Puthenveedu<br>Eloor North, P O Udyogamandal<br>Ernakulam 683501<br><br><b>(1) Mrs. Remya Anilkumar</b><br>W/o. Mr. Anilkumar P A<br>Kalapurakkal Puthenveedu<br>Eloor North, P O Udyogamandal<br>Ernakulam 683501                                                                                                                                              |
| For account <b>Mr. REMYA ANILKUMAR</b> | <b>Borrower(s):</b><br><b>(1) Mrs. Remya Anilkumar</b><br>W/o. Mr. Anilkumar P A<br>Kalapurakkal Puthenveedu<br>Eloor North, P O Udyogamandal<br>Ernakulam 683501<br><br><b>(2) Mr. Anilkumar P A</b><br>Kalapurakkal Puthenveedu<br>Eloor North, P O Udyogamandal<br>Ernakulam 683501<br><br><b>Guarantor(s):</b><br><b>(1) Mr. Gopinathan Pillai K P</b><br>(Guarantor for Housing Loan)<br>Kalapurakkal Puthenveedu<br>Eloor North, P O Udyogamandal<br>Ernakulam 683501 |

Sir/Madam,

**NOTICE FOR SALE OF SECURED ASSETS UNDER THE SARFAESI ACT 2002  
AND THE RULES FRAMED THERE UNDER**

The undersigned being Authorised officer of the Bank of India is having full powers to issue this notice prior to sale of secured assets and exercise all the powers of sale under SARFAESI Act, 2002 and the Rules framed there under hereby gives you this notice as under:

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| Name of Borrower/ Guarantor                                                                                                                                                                                                                    | Contractual Dues                                                                                                                                                                                                                                                                             |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Borrower(s):</b><br>(1) M/s. Auto Mars<br>(2) Mrs. Remya Anilkumar                                                                                                                                                                          | <b>856830150000002 – Cash Credit</b><br><b>Rs. 34,13,681.45/-</b> (Rupees Thirty Four Lakhs Thirteen Thousand Six Hundred Eighty One and Forty Five Paise [Contractual dues up to 04.03.2026]) + plus further interest @ 10.74% p.a from 05.03.2026 along with monthly rests & other charges |
| <b>Borrower(s):</b><br>(1) Mrs. Remya Anilkumar<br>(2) Mr. Anilkumar P A<br><b>Guarantor(s):</b><br>(3) Mr. Gopinathan Pillai K P<br>(For HL)                                                                                                  | <b>856875110000085 – Housing Loan</b><br><b>Rs. 4,02,203.17/-</b> (Rupees Four Lakhs Two Thousand Two Hundred Three and Seventeen Paise [Contractual dues up to 04.03.2026]) + plus further interest @ 10% p.a from 05.03.2026 along with monthly rests & other charges                      |
| <b>Aggregating to Rs. 38,15,884.62/-</b> (Rupees Thirty Eight Lakhs Fifteen Thousand Eight Hundred Eighty Four and Sixty Two Paise [Contractual dues up to 04.03.2026]) plus interest as mentioned above with all costs, charges and expenses. |                                                                                                                                                                                                                                                                                              |

2. You have committed default in payment of dues of the **Bank of India, Udyogamandal Branch** as above, the authorized officer of the Bank issued a demand notice dated 10.06.2025 to you under S.13 (2) of the SARFAESI Act, 2002 and in exercise of the powers conferred under S.13 (4) read with Enforcement of Securities (Interest) Rules 2002, the Authorised Officer took symbolic possession of the secured assets, more particularly described in the schedule hereunder on 04.12.2025.

3. The undersigned hereby informs you by this notice of sale under sub rule (6) of Rule 8 of the said Rules that the Authorised Officer shall put the aforesaid secured asset for sale by way of **by public auction through e-auction** with reserve price of immovable property as under:

| Description of Immovable property                                                                                                                                                                                                                                                    |                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| EQM of land and residential building situated at Sy No 216/11A, Door No 1/231 Village Eloor, Taluk Paravur, District Ernakulam, State Kerala, within the limit of SRO Alangad, having an extent of 9.50 cents (3.85 Ares) owned by <b>Mrs. Remya Anilkumar</b> , W/o. Anilkumar P A. |                                                                      |
| <b>Boundaries:</b><br>North : Property of Karumban<br>South : Vazhy and Property of Gopinathan Pillai<br>East : Property of Vinodhini Amma<br>West : Property sold by Sudhakaran Pillai                                                                                              |                                                                      |
| <b>Reserve Price</b>                                                                                                                                                                                                                                                                 | <b>Rs. 31,50,000 /-</b> (Rupees Thirty One Lakhs and Fifty Thousand) |
| <b>Earnest Money (EMD)</b>                                                                                                                                                                                                                                                           | <b>Rs. 3,15,000/-</b> (Rupees Three Lakh Fifteen Thousand)           |

Zonal Office, Ernakulam Zone, Kaloor Towers, Kaloor-Kadavanthra Road, Cochin-682017

Phone 0484- 2725723/729/730 E-mail: [ZO.Ernakulam@bankofindia.bank.in](mailto:ZO.Ernakulam@bankofindia.bank.in), [ARD.Ernakulam@bankofindia.bank.in](mailto:ARD.Ernakulam@bankofindia.bank.in)

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4. Please note that all expenses pertaining to demand notice, taking possession, paper publication charges, valuation charges, insurance charges and other expenses etc., shall be first deducted from the sale proceeds that will be realized by the Authorised Officer and balance of the sale proceeds will be appropriated towards your liability as aforesaid. Please take important note that as per section 13(8) of the SARFAESI Act, the right of redemption of Secured assets will be available to you only till the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured assets. However, you are at liberty to participate in Online E-Auction/Bidding to be held on terms & conditions thereof including deposit of earnest money.

Secured assets on **“AS IS WHERE IS, AS IS WHAT IS & WHATEVER THERE IS CONDITION”** will be sold by **public auction through ‘on line E- Auction on 25.03.2026.**

Please look for the sale advertisement that will appear in two newspapers in due course. You may, if so desire participate in the E-Auction/Bidding or may bring suitable buyers.

**Mode of Sale : By holding public auction through ‘on line E- Auction/ Bidding’**

**Website Details : <https://baanknet.com>**

**Date of sale : 25.03.2026**

**Time of sale : 11.00 am to 5.00 pm (with unlimited extension of 10 minutes if bidding continues till sale is concluded)**

Yours faithfully,

**CHIEF MANAGER & AUTHORISED OFFICER  
BANK OF INDIA**