

NOTICE OF SALE FOR SALE OF IMMOVABLE PROPERTY

M/s SREE MOOKAMBIKA TRADERS-TC 44/502, DOWINS BUILDING, VALIATHURA AIRPORT ROAD, TRIVANDRUM-695008.

Mrs. LEKSHMI R- TC 10/168, PULIMOODU LANE, KANJIRAMPARA, PEROORKADA VILLAGE, THIRUVANANTHAPURAM.

Mrs. NIRMALA KUMARI@ NIRMALA NAIR (GURANTOR)- TC 10/168, PULIMOODU LANE, KANJIRAMPARA, PEROORKADA VILLAGE, THIRUVANANTHAPURAM.

Your following Loan accounts in the name of M/s SREE MOOKAMBIKA TRADERS with our Trivandrum branch-

- 1.Working Capital (CC) - 3785072673- Limit Sanctioned-Rs. 65,00,000/-**
- 2. FITL COVID19 RBLR LINKED Loan -4062486486- Limit Sanctioned-Rs. 80383/-**
- 3. TL-CENT GECL MSME-3828151108- Limit Sanctioned-Rs. 13,00,000/-**

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 18.06.2021 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 02.03.2022 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

M/s SREE MOOKAMBIKA TRADERS-TC 44/502, DOWINS BUILDING, VALIATHURA AIRPORT ROAD, TRIVANDRUM-695008.
Mrs. LEKSHMI R- TC 10/168, PULIMOODU LANE, KANJIRAMPARA, PEROORKADA VILLAGE, THIRUVANANTHAPURAM.
Mrs. NIRMALA KUMARI@ NIRMALA NAIR (GURANTOR)- TC 10/168, PULIMOODU LANE, KANJIRAMPARA, PEROORKADA VILLAGE, THIRUVANANTHAPURAM.

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on "As is Where is ", "As is What is ", and "Whatever there is " on **21.03.2026** , for recovery of **Rs.1,27,76,579.44/- (Rupees One Crore Twenty Seven Lakh Seventy Six Thousand Five Hundred Seventy Nine and Paise Forty Four Only)** due to the CENTRAL BANK OF INDIA (Secured Creditor)as on 28.02.2026 and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON DATE OF SALE NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
TRIVANDRUM	2 Acre 25 cents of lands with building at Sy no. 303/1-2, 304/2, 304/1 and 305/3 at Vithura Village , Nedumangadu Taluk,	Rs.1,27,76,579.44/- (Rupees One Crore Twenty Seven Lakh	Rs. 101.25 Lakh	
			Rs. 10 Lakh	

	Thiruvananthapuram District Standing in the name name of Mrs. LEKSHMI Boundaries:- East – Property of Babu South – Property of Suma West – Santhi Nagar-Midalam Road North – Property of Prakash	Seventy Six Thousand Five Hundred Seventy Nine and Paise Forty Four Only)	Rs.10000/-	10:00 AM -04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank’s website at <https://www.centralbankofindia.co.in> & and submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in , in secured Creditor’s website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, Trivandrum branch, Branch Manager: 9946660607& Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



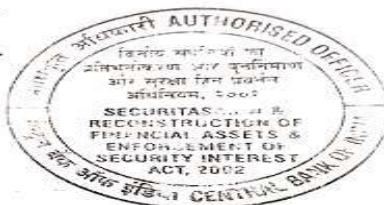
Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from .The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200, and for registration queries email to com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Trivandrum branch, Branch Manager: 9946660607 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Notice of sale for Sale of Immovable Property

Mr. ABDUL WAHAB M Farhan Manzil, Mylommoodu , Dali (P.O.) , Kandanchira , Door no –X/637, Survey No 745/1-1, Tp no 15734, Kulathupuzha , Kollam Dist -691310	Mrs. HAZEENA Farhan Manzil, Mylommoodu , Dali (P.O.) , Kandanchira , Door no –X/637, Survey No 745/1-1, Tp no 15734, Kulathupuzha , Kollam Dist -691310
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Your following Loan accounts in the name of Mr.ABDUL WAHAB M , Mrs. HAZEENA
A/c with KULATHUPUZZHA BRANCH-

Cent Hom Floatin upto 25L – 3963507956: Limit Sanctioned: Rs 19.80 Lakhs

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 15.05.2018 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 18.07.2018 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:- The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Mr. ABDUL WAHAB M Farhan Manzil, Mylommoodu , Dali (P.O.) , Kandanchira , Door no –X/637, Survey No 745/1-1, Tp no 15734, Kulathupuzha , Kollam Dist -691310	Mrs. HAZEENA Farhan Manzil, Mylommoodu , Dali (P.O.) , Kandanchira , Door no –X/637, Survey No 745/1-1, Tp no 15734, Kulathupuzha , Kollam Dist -691310
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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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is ”, “As is What is ”, and “Whatever there is ” on **21.03.2026** , for recovery of **Rs. 40,09,640/- (Rupees Forty Lakhs Nine Thousand Six Hundred Forty only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on **28.02.2026** and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
KULATHUPUZHA	EM of 6 cents (2.43 Ares) of land with residential building at SY no 745/1-1, Ward X, TP no-15734 , Mylamoodu,	Rs. 40,09,640/- (Rupees Forty Lakhs	Rs. 18.00 Lakh	
			Rs. 1.80 Lakh	

	Kulathupuzha , Kollam - 691310 Boundaries:- East – Babu & Shanifa Babu's Property South – Panchayath Road West – Thankamoni's Property North – Hael's Property	Nine Thousand Six Hundred Forty only)/-	<u>Rs.10000/-</u>	10:00 AM – 04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- **Date & Time of e-auction: 21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in , in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, Kulathupuzha branch, Branch Manager: 8943334826 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026

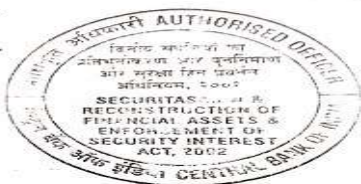


Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider BAANKNET portal . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Kulathupuzha branch, Branch Manager: 8943334826 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

Mr.AJITH KUMAR R/oPARATHUPARA KAVUMKOTTU HOUSE ERUMAKKADU P O EDAYARANMULA PATHANAMTHITTA-689532	Mrs. USHAKUMARI AJITH R/oPARATHUPARA KAVUMKOTTU HOUSE ERUMAKKADU P O EDAYARANMULA PATHANAMTHITTA-689532	Mrs. OMANAYAMMA R/o PARATHUPARA KAVUMKOTTU HOUSE ERUMAKKADU P O EDAYARANMULA PATHANAMTHITTA-689532
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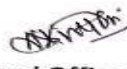
Your following Loan accounts in the name of Mr.AJITH KUMAR A/c with ARANMULA BRANCH-

PRODUCT	ACCOUNT NO	SANCTION AMOUNT
FITL COVID RF 2.0 RETAIL	5110593351	95000
Cent Home Float >25L-30L	3973857434	2560000
OD Top UP Facility Cent Home	3999562304	500000

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 25.07.2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 05.12.2023 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Mr.AJITH KUMAR R/oPARATHUPARA KAVUMKOTTU HOUSE ERUMAKKADU P O EDAYARANMULA PATHANAMTHITTA-689532	Mrs. USHAKUMARI AJITH R/oPARATHUPARA KAVUMKOTTU HOUSE ERUMAKKADU P O EDAYARANMULA PATHANAMTHITTA-689532	Mrs. OMANAYAMMA R/o PARATHUPARA KAVUMKOTTU HOUSE ERUMAKKADU P O EDAYARANMULA PATHANAMTHITTA-689532
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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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is”, “As is What is”, and “Whatever there is” on **21.03.2026**, for recovery of **Rs. 57,44,601.28/- (Rupees Fifty Seven Lakhs Forty Four Thousand Six Hundred One & Paise Twenty Eight only)**/-due to the CENTRAL BANK OF INDIA (Secured Creditor)as on **28.02.2026** and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
ARANMULA	4.86 Ares of land with residential building at Plot no / SY no 230/16, Door no V/716, Aranmula Village , Kozhencherry Taluk, Pathanamthitta Dist -689533 <u>Boundaries:-</u> South: Property of Sujatha, Melathethil North: Property of Sadanandan East: Property of Thomas West: Parathupara-Mekkone Road	Rs. 57,44,601.28 /- (Rupees Fifty Seven Lakhs Forty Four Thousand Six Hundred One & Paise Twenty Eight only)/-	Rs. 34.00 Lakh	10:00 AM – 04:00 PM
			Rs. 3.40Lakh	
			Rs.10000/-	

- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- **Date & Time of e-auction: 21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank’s website at <https://www.centralbankofindia.co.in> & submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in , in secured Creditor’s website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, Aranmula branch, Branch Manager: 8943335150 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from BAANKNET portal . The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200 , and for registration queries email to support.baanknet@psballiance.com
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “*As is where is*”, “*As is what is*” and “*Whatever there is*” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, ARANMULA branch, Branch Manager: 8943335150 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

Authorized Officer
Place: Trivandrum
Date:-28.02.2026



NOTICE OF SALE FOR SALE OF IMMOVABLE PROPERTY

MR. DHANESH CHENDRAN (BORROWER)- DHANYALAYAM, PADINJATTAM MURI, SOORANAD NORTH PO, KUNNATHUR TALUK, KOLLAM-690562.

MR. K R CHANDRAN (CO-BORROWER)- DHANYALAYAM, PADINJATTAM MURI, SOORANAD NORTH PO, KUNNATHUR TALUK, KOLLAM-690562.

Your following Loan accounts in the name of MR. DHANESH CHENDRAN with our Soornad branch

Account No	Product	Sanctioned Limit
3486738667	Cent Home Loan	Rs.14,51,000/-
3971079032	Cent Home Loan	Rs.4,42,000/-

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Sir,

In continuation of our demand notice dated 28.10.2022 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 20.03.2023 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.

Authorized Officer

Place: Trivandrum

Date:-28.02.2026



Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Mr. DHANESH CHENDRAN (BORROWER)- DHANYALAYAM, PADINJATTAM MURI, SOORANAD NORTH PO, KUNNATHUR TALUK, KOLLAM-690562.

Mr. K R CHANDRAN (CO-BORROWER)- DHANYALAYAM, PADINJATTAM MURI, SOORANAD NORTH PO, KUNNATHUR TALUK, KOLLAM-690562.

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is”, “As is What is”, and “Whatever there is ” on **21.03.2026** , for recovery **Rs.21,64,767.27/- (Rupees Twenty One Lakhs Sixty Four Thousand Seven Hundred Sixty Seven & paise Twenty Seven Only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on 28.02.2026 and further interest and cost thereon from 28.02.2026.

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
SOORNAD	2.83 Ares of Land with Building thereon comprised in Re.Sy.No.178/13/2 (Old Sy.No.595/11), Block No.2, Thandapper No.18921, in Soornad North Village in Kunnathoor Taluk, Kollam District in the name of Mr.Dhanesh Chandran.	Rs.21,64,767.27/- (Rupees Twenty One Lakhs Sixty Four Thousand Seven Hundred Sixty Seven & paise Twenty Seven Only)/-	Rs.16.90 Lakh	10:00 AM - 04:00 PM
			Rs. 1.69 Lakh	
			Rs.10,000/-	

- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider "[/](#)" For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & [_](#) and submit bid for participation in the E-auction Portal [/](#)

For detailed terms and conditions of the sale, please refer to the link provided in [/](#) in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to [/](#) or Contact: Central bank of India, Soornad branch, Branch Manager: 8943335148 & Authorized Officer Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on 21.03.2026 from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from –BAANKNET portal ().The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.BAANKNETecommerce.com on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- The sale is subject to confirmation by the Bank.
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Soornad branch, Branch Manager: 8943335148 & Authorised Officer Regional Office Trivandrum: 8943330259.

Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

**MRS. MINI DAMODARAN W/o S . SREEDAVAN,
SREERANGAM HOUSE,KUDAMURUTTI P O ,RANNI
TALUK, PATHANAMTHITTA DISTRICT KERALA-
686510**

**Mr. S.SREEDAVAN
SREERANGAM HOUSE, KUDAMURUTTI P O
,RANNI TALUK, PATHANAMTHITTA DISTRICT
KERALA-686510**

**Your following Loan accounts in the name of MRS. MINI DAMODARAN & Mr. S .SREEDAVAN
A/c with MUKKOOTTUTHARA BRANCH- Cent Hom Floatin upto 25L – 3930056817:
Limit Sanctioned: Rs 20.00 Lakhs**

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security
Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 12.07.2024 under section 13(2) of SARFAESI Act and our
subsequent notice of Possession dated 22.10.2024 both served upon you in the captioned account/s
under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security
Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are
mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by
the under signed at the place and time and on the terms and conditions as mentioned in the said
sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security
Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of
this notice and all the contents of the attached sale notice shall be read as of mentioned in this
notice.

Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

MRS. MINI DAMODARAN W/o S . SREEDAVAN, SREERANGAM HOUSE,KUDAMURUTTI P O ,RANNI TALUK, PATHANAMTHITTA DISTRICT KERALA- 686510	Mr. S.SREEDAVAN SREERANGAM HOUSE, KUDAMURUTTI P O ,RANNI TALUK, PATHANAMTHITTA DISTRICT KERALA-686510
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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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is ”, “As is What is ”, and “Whatever there is ” on **21.03.2026** , for recovery of **Rs. 42,48,480/- (Rupees Forty Two Lakhs Forty Eight Thousand Four Hundred Eighty only)**/- due to the CENTRAL BANK OF INDIA (Secured Creditor)as on **28.02.2026** and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTU AL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
MUKKOOTTUT HARA	Equitable Mortgage of 4.05 ares of land and building with all the improvements thereon comprised in Sy.No.780/1/1/1173-2,	Rs. 42,48,480/- (Rupees Forty Two	Rs. 46.00 Lakh	
			Rs. 4.60 Lakh	

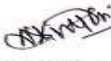
	Khata No . 15659 in Kollamula Village, Ranni Taluk and Pathanamthitta District standing in the name of MRS. MINI DAMODARAN . Boundaries:- East – Property of Sasi Varikkaniyil South – Private Road West – Remaining property of Mr.P. K. Satheesh North – Property of Mr. Ismael & Ettupangil	Lakhs Forty Eight Thousand Four Hundred Eighty only)/-	<u>Rs.10000/-</u>	10:00 AM – 04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: 21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank’s website at <https://www.centralbankofindia.co.in> & and submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in , in secured Creditor’s website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, **MUKKOOTTUTHARA** branch, Branch Manager: 8943133350 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on 21.03.2026 from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from BAANKNET portal (). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.BAANKNETecommerce.com on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Mukkoottuthara branch, Branch Manager: 8943133350 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

Date:-28.02.2026

Authorized Officer
Place: Trivandrum



Notice of sale for Sale of Immovable Property

Borrower:- M/s PNEUME HEALTH CENTRE, Prop.: Dr.George Clive Kalarickal House Vattappally, Changanacherry Kottayam-686101	Prop. & Mortgagor Dr.George Clive Kalarickal House Vattappally, Changanacherry Kottayam-686101
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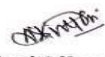
Your following Loan accounts in the name of M/s PNEUME HEALTH CENTRE & Dr.George Clive A/c with THIRUVALLA BRANCH-

ACCOUNT NO	PRODUCT NAME	CUSTOMER NAME	SANCTION AMOUNT
1659400071	Cent Trade	Pneuma Health Centre	2500000
5375024382	TL-CGECL 1.0 Extension	Pneuma Health Centre	251790
3832185290	TL-CENT GECL MSME	George Clive	495000

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 10.07.2024 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 08.10.2024 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Borrower:- M/s PNEUME HEALTH CENTRE, Prop.: Dr.George Clive Kalarickal House Vattappally, Changanacherry Kottayam-686101	Prop. & Mortgagor Dr.George Clive Kalarickal House Vattappally, Changanacherry Kottayam-686101
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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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on "As is Where is ", "As is What is ", and "Whatever there is " on **21.03.2026** , for recovery of **Rs. 34,28,329.11/- (Rupees Thirty Four Lakhs Twenty Eight Thousand Three Hundred Twenty Nine Paise Eleven only)/-**due to the CENTRAL BANK OF INDIA (Secured Creditor)as on **28.02.2026** and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTU AL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
THIRUVALLA	Equitable mortgage of Re- Survey No: 12 Re-survey block no.109 Thandapper:3334 Old Survey No: 310/3 with 14	Rs. 34,28,329.11 /- (Rupees Thirty Four Lakhs	Rs. 371.00 Lakh	
			Rs. 37.00 Lakh	

	Ares 53 sq.meters Door no 252(1), 252(3) & 254 in Vattappally East Village , Ward no XXXIII , Changanasserry Taluk, Kottayam Dist standing in the name of Dr.George Clive Boundaries:- East : way South: Property of Kodupunna West: Way and Properties of George Varghese and Anvar Shenoy North : Properties of George Varghese	Twenty Eight Thousand Three Hundred Twenty Nine Paise Eleven only)/-	<u>Rs.10000/-</u>	10:00 AM - 04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- **Date & Time of e-auction: 21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank’s website at <https://www.centralbankofindia.co.in> & and submit bid for participation in the E-auction Portal <https://BAANKNET.in/eauction-psb/x-login>.

For detailed terms and conditions of the sale, please refer to the link provided in , in secured Creditor’s website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, Thiruvalla branch, Branch Manager: 8943335160 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----

Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on 21.03.2026 from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from –BAANKNET portal ().The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.BAANKNETecommerce.com on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Thiruvalla branch, Branch Manager: 8943335160 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

Mr. Raheem U Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha at SY no 1000/1/7, Ward III, ESM Colony ,Door no KP/III/1403 & III/732, TP no. 7978, ,Punalur Taluk, Kollam -691310	M/s Madheena Bakery Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha at SY no 1000/1/7, Ward III, ESM Colony ,Door no KP/III/1403 & III/732, TP no. 7978, ,Punalur Taluk, Kollam -691310	M/s Madheena Super Market Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha at SY no 1000/1/7, Ward III, ESM Colony ,Door no KP/III/1403 & III/732, TP no. 7978, ,Punalur Taluk, Kollam -691310	Mrs.Sajina Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha at SY no 1000/1/7, Ward III, ESM Colony ,Door no KP/III/1403 & III/732, TP no. 7978, ,Punalur Taluk, Kollam -691310
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Your following Loan accounts in the name of Mr. Raheem U, M/s Madheena Bakery , M/s Madheena Super Market , & Mrs.Sajina A/c with KULATHUPUZHA BRANCH-

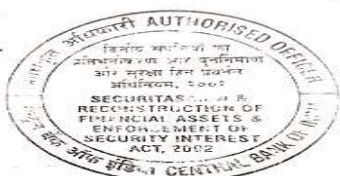
CUSTOMER_N	ACCOUNT_N	PRODUCT_NAME	CUSTOMER_NAME	SANCTION_A
8069962212	3872589896	FITLMSME RESTR AFTER N	Madheena Bakery	37785
8069962212	3835163512	TL-CENT GECL MSME	Madheena Bakery	320000
8069962212	3872596224	WCTLMSME RESTR AFTER	Madheena Bakery	133600
8069962212	3172648828	Micro Enterprises Manuf	Madheena Bakery	1600000
8324021390	3628625533	CC Cent Mudra under Pri	Madheena Super Mar	1000000
7959541279	2992815045	Cent Home-Flot upto 25	Raheem U	2000000
7959541279	2990832436	Cent Home-Flot upto 25	Raheem U	2000000
7959541279	3872631147	FITLMSME RESTR AFTER N	Raheem U	59645
7959541279	3872635288	WCTLMSME RESTR AFTER	Raheem U	78000

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 03.02.2022 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 12.05.2022 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.

Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Mr. Raheem U Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha at SY no 1000/1/7, Ward III, ESM Colony ,Door no KP/III/1403 & III/732, TP no. 7978, ,Punalur Taluk, Kollam -691310	M/s Madheena Bakery Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha at SY no 1000/1/7, Ward III, ESM Colony ,Door no KP/III/1403 & III/732, TP no. 7978, ,Punalur Taluk, Kollam -691310	M/s Madheena Super Market Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha at SY no 1000/1/7, Ward III, ESM Colony ,Door no KP/III/1403 & III/732, TP no. 7978, ,Punalur Taluk, Kollam -691310	Mrs.Sajina Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha at SY no 1000/1/7, Ward III, ESM Colony ,Door no KP/III/1403 & III/732, TP no. 7978, ,Punalur Taluk, Kollam -691310
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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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is”, “As is What is”, and “Whatever there is” on **21.03.2026**, for recovery of **Rs. 1,32,24,469.39/- (Rupees One Crore Thirty Two Lakhs Twenty Four Thousand Four Hundred Sixty Nine & Paise Thirty Nine only)**/-due to the CENTRAL BANK OF INDIA (Secured Creditor)as on **28.02.2026** and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTU AL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
KULATHUP UZHA	EM of 13.51 cents (5.47 Ares) of land with residential building at SY no 1000/1/7, Ward III, ESM Colony ,Door	Rs. 1,32,24,469. 39/- (Rupees One Crore	Rs. 66.00 Lakh	
			Rs. 6.60 Lakh	

	no KP/III/1403 & III/732, TP no. 7978, Sajeena Manzil, Kunnumpuram Ayyanpillai Valavu, Kulathupuzha ,Punalur Taluk, Kollam - 691310 Boundaries:- East – Vazhi & Navas Rawther’s Property South – Devarajan’s Property West – Sulochana (Sunil)’s & Hamsathu’s Property North – Nabeesathu (Thaju)’s Property	Thirty Two Lakhs Twenty Four Thousand Four Hundred Sixty Nine & Paise Thirty Nine only)/-	<u>Rs.10000/-</u>	10:00 AM – 04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- **Date & Time of e-auction: 21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank’s website at <https://www.centralbankofindia.co.in> & submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in , in secured Creditor’s website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, Kulathupuzha branch, Branch Manager: 8943334826 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from –BAANKNET portal .The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.BAANKNETecommerce.com on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Kulathupuzha branch, Branch Manager: 8943334826 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

**Mr. RASHEED A - No.11/968, Kaippadlyil House, Vencode PO , Vattappara,
Trivandrum-695028**

**Mrs. SAFEENA S (Gurantor)-No.11/968, Kaippadlyil House, Vencode PO , Vattappara,
Trivandrum-695028**

**Your following Loan accounts in the name of Mr. RASHEED A with our Perrorkada
branch**

A/c No. 3313219755 with sanctioned limit Rs.20,00,000/-

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security
Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 20.04.2021 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 12.01.2022 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Mr. RASHEED A - No.11/968, Kaippadlyil House, Vencode PO , Vattappara, Trivandrum-695028

Mrs. SAFEENA S (Gurantor)-No.11/968, Kaippadlyil House, Vencode PO , Vattappara, Trivandrum-695028

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is”, “As is What is”, and “Whatever there is ” on **21.03.2026** , for recovery of **Rs. 42,31,476/- (Rupees Forty Two Lakhs Thirty One Thousand Four Hundred Seventy Six Only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on 28.02.2026 and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

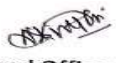
BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON DATE OF SALE NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
PERRORKADA	EM of 6.07 ares of land in Re Sy No.381/33-1 & 3.44 ares of land in Re SY NO 381/33 , Near poovathoor School , Nedumangad Village Block no 35 patta no 8985 , Trivandrum District. <u>Boundaries:-</u> East – Road South – Property of Bhuvanachandran and sarala West – Property of Sabu North – Pathway	Rs. 42,31,476/- (Rupees Forty Two Lakhs Thirty One Thousand Four Hundred Seventy Six Only)/-	Rs.31.62 Lakh	10:00 AM – 04:00 PM
			Rs. 3.16 Lakh	
			<u>Rs.10000/-</u>	

- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “[L](#)” For further details, terms and conditions, the interested bidders can visit our Bank’s website at <https://www.centralbankofindia.co.in> & [_](#) and submit bid for participation in the E-auction Portal [L](#).

For detailed terms and conditions of the sale, please refer to the link provided in [L](#) in secured Creditor’s website i.e. .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, Perrorkada branch, Branch Manager: 8943335121 & Authorized Officer Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from –BAANKNET portal (). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.BAANKNETecommerce.com on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Perrorkada branch, Branch Manager: 8943335121 & Authorised Officer Regional Office Trivandrum: 8943330259.

Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Notice of sale for Sale of Immovable Property

Mr. SAJI BASHEER, SULTANA T C 10/747-1, SURYA NAGAR 6, MANNAMoola, PEROORKKADA PO, THIRUVANANDAPURAM KERALA-695005.	Mr. S BASHEER, SULTANA T C 10/747-1, SURYA NAGAR 6, MANNAMoola, PEROORKKADA PO, THIRUVANANDAPURAM KERALA-695005.	Mrs. MEHARUNNISHA SULTANA T C 10/747-1, SURYA NAGAR 6, MANNAMoola, PEROORKKADA PO, THIRUVANANDAPURAM KERALA-695005.
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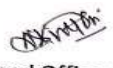
Your following Loan accounts in the name of Mr. SAJI BASHEER, Mr. S . BASHEER & Mrs. MEHERUNISA A/c with KULATHUPUZHA BRANCH-

Cent Hom Floatin upto 25L – 2987218807: Limit Sanctioned: Rs 20.00 Lakhs

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 14.07.2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 01.04.2024 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Mr. SAJI BASHEER, SULTANA T C 10/747-1, SURYA NAGAR 6, MANNAMOOLA, PEROORKKADA PO, THIRUVANANDAPURAM KERALA-695005.	Mr. S BASHEER, SULTANA T C 10/747-1, SURYA NAGAR 6, MANNAMOOLA, PEROORKKADA PO, THIRUVANANDAPURAM KERALA-695005.	Mrs. MEHARUNNISHA SULTANA T C 10/747-1, SURYA NAGAR 6, MANNAMOOLA, PEROORKKADA PO, THIRUVANANDAPURAM KERALA-695005.
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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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is”, “As is What is”, and “Whatever there is” on **21.03.2026**, for recovery of **Rs. 34,49,874 /- (Rupees Thirty Four Lakhs Forty Nine Thousand Eight Hundred Seventy Four only)**/-due to the CENTRAL BANK OF INDIA (Secured Creditor)as on **28.02.2026** and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTU AL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
KULATHUP UZHA	EM of 60 cents (24.28 Ares) of land with residential building at SY no 745/1/1,745/1/10/3 &	Rs. 34,49,874 /- (Rupees Thirty Four	Rs. 26.99 Lakh	
			Rs. 2.69 Lakh	

745/1/10/3 Door no X/295 , TP no-14915 , Kulathupuzha Panchayath , Thingalkarickom , Ward no X , Punalur Taluk, Kollam Dist -691310 Boundaries:- East – Pathway & Krishnankutty's Najeema & Basheer's Property South – Thomas's and Saji Basheer's property West – John's , Joju's & Lissy's Property North – Oil Palm Estate	Lakhs Forty Nine Thousand Eight Hundred Seventy Four only)/-	<u>Rs.10000/-</u>	10:00 AM – 04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: 21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & and submit bid for participation in the E-auction Portal <https://baanknet.com/eauction-psb/x-login/>.

For detailed terms and conditions of the sale, please refer to the link provided in <https://baanknet.com/eauction-psb/x-login/>, in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to <https://baanknet.com/eauction-psb/x-login/> or Contact: Central bank of India, Kulathupuzha branch, Branch Manager: 8943334826 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from –BAANKNET portal (). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.BAANKNETecommerce.com on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiples of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Kulathupuzha branch, Branch Manager: 8943334826 & Authorised Officer Trivandrum: 8943330259.


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

M/s SMK Rubbers,3/408,Wardno. 3,Building No. 408 ,iraviperoor, Thiruvalla-689542

Mr Jagadeesh V N, Address 1-Flat No 14 A, Artech lake View, Akkulam, Opp lulu Mall, Thiruvananthapuram-695031

Mr Jagadeesh Vijayakumar Nalinakumari,Address 2-TC 29/1643 CRA120, Chempakassery Junction, Perunthanni,Trivandrum 695008

Guarantor-Lekshmi R W/o Jagadeesh V N, Address 1- Flat No 14 A, Artech lake View, Akkulam, Opp lulu Mall, Thiruvananthapuram-695031

Guarantor-Lekshmi R W/o Jagadeesh V N, Address2-TC 10/1681, RAGAM, PLRA 57,Pulimoodu lane, Manchadimoodu,Vattiyoorkkavu,Trivandrum, 695013

Guarantor-Nirmalakumari@ Nirmala Nair,TC 10/1681, RAGAM, PLRA 57,Pulimoodu lane ,Manchadimoodu,Vattiyoorkkavu,Trivandrum, 695013

Your following Loan accounts in the name of SMK Rubbers (Prop Jagadeesh VN) with our Alleppey branch

1. A/c No. 3790608095 with sanctioned limit Rs. 1,00,00,000/-
2. A/c No. 3831835423 with sanctioned limit Rs. 10,00,000/-
3. Ac No.5107618782 with sanctioned limit Rs 1088026/-
4. Ac No. 5107619435 with sanctioned limit Rs 1407269/-

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 29.9.2022 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 13.01.2023 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.

Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties.

M/s SMK Rubbers,3/408,Wardno. 3,Building No. 408 ,iraviperoor, Thiruvalla-689542
Mr Jagadeesh V N, Address 1-Flat No 14 A, Artech lake View, Akkulam, Opp lulu Mall, Thiruvananthapuram-695031
Mr Jagadeesh Vijayakumar Nalinakumari,Address 2-TC 29/1643 CRA120, Chempakassery Junction, Perunthanni,Trivandrum 695008
Guarantor-Lekshmi R W/o Jagadeesh V N, Address 1- Flat No 14 A, Artech lake View, Akkulam, Opp lulu Mall, Thiruvananthapuram-695031
Guarantor-Lekshmi R W/o Jagadeesh V N, Address2-TC 10/1681, RAGAM, PLRA 57,Pulimoodu lane ,Manchadimoodu,Vattiyoorkkavu,Trivandrum, 695013
Guarantor-Nirmalakumari@ Nirmala Nair,TC 10/1681, RAGAM, PLRA 57,Pulimoodu lane ,Manchadimoodu,Vattiyoorkkavu,Trivandrum, 695013

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is ”, “As is What is ”, and “Whatever there is ” on **21.03.2026** , for recovery of **Rs 2,17,62,185.12/- (Rupees Two Crore Seventeen Lakhs Sixty Two Thousand One Hundred Eighty Five And Paisa Twelve Only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor)as on 28.02.2026 and further interest and cost thereon from 28.02.2026.

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON DATE OF SALE NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	

Alleppey	<u>3 acres and 74 cents of land at Sy No.300/1,300/2,301/1,299/3-4,298/3 at Vithura Village & Panchayth ,Nedumangad Taluk</u> <u>Boundaries:-</u> East – Road South – Property of Raghunathan West – Road North – Thode and Property of Jayaprakash	Rs 2,17,62,185.12/ - (Rupees Two Crore Seventeen Lakhs Sixty Two Thousand One Hundred Eighty Five And Paise Twelve Only)/-	Rs. 187 Lakh	10:00 AM – 04:00 PM
			Rs. 18.70 Lakh	
			Rs. 10000/-	

- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “[L](#)” For further details, terms and conditions, the interested bidders can visit our Bank’s website at <https://www.centralbankofindia.co.in> & [L](#) and submit bid for participation in the E-auction Portal [L](#).

For detailed terms and conditions of the sale, please refer to the link provided in [L](#) in secured Creditor’s website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to [L](#) or Contact: Central bank of India, Alleppy branch, Branch Manager: 9946664401 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


 Authorized Officer
 Place: Trivandrum
 Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from –BAANKNET portal (). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable

to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Alleppy branch, Branch Manager: 9946664401 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

Mrs. SULABHA KRISHNAN

Balanagar TNRA-250

Karikkakam P.O.

Trivandrum-695007

Mr. ARUN BOSE

Balanagar TNRA-250

Karikkakam P.O.

Trivandrum-695007

**Your following Loan accounts in the name of Mrs. SULABHA KRISHNAN
with our ALL SAINT branch-**

Cent Home Float >30L- 75L- 4006426171: Limit Sanctioned: Rs 34.00 Lakhs

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 31.10.2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 14.03.2024 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Mrs. SULABHA KRISHNAN

Balanagar TNRA-250

Karikkakam P.O.

Trivandrum-695007

Mr. ARUN BOSE

Balanagar TNRA-250

Karikkakam P.O.

Trivandrum-695007

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on "As is Where is ", "As is What is ", and "Whatever there is " on **21.03.2026**, for recovery of **Rs. 59,33,930.53/- (Rupees Fifty Nine Lakhs Thirty Three Thousand Nine Hundred Thirty & Paise Fifty Three only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on 28.02.2026 and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
ALL SAINT	3.77 Ares of land with Building therein survey no 2971/1-1 & 2971/1 Re survey no 367/9 in Block no 35.	Rs. 59,33,930.53 /- (Rupees Fifty Nine	Rs. 28.48 Lakh	
			Rs. 2.85 Lakh	

	patta no 11211 of Nedumangadu Village , Nedumangadu Taluk, Thiruvananthapuram District in the name of Mrs. SULABHA KRISHNAN Boundaries:- East – Private Road and Property of Lijini and Prabha South – Property of Sheeba West – Property of Devaki North – Property of Vasantha	Lakhs Thirty Three Thousand Nine Hundred Thirty & Paise Fifty Three only)/-	<u>Rs.10000/-</u>	10:00 AM – 04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “[L](#)” For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & [/](#)and submit bid for participation in the E-auction Portal [/](#).

For detailed terms and conditions of the sale, please refer to the link provided in [/](#) in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to [/](#)or Contact: Central bank of India, ALL SAINT branch, Branch Manager: 8943335134 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from– BAANKNET portal (). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, ALL SAINT branch, Branch Manager: 8943335134 & Chief Manager Recovery Regional Office Trivandrum: 8943330259..


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

M/S Davood Motors, Earth Movers & Traders Prop. Mr Sulaiman
Mr Sulaiman
Thailakom Manzil
MP 4/5 14
16th Mile Thonnackal PO
Trivandrum

Your following Loan accounts in the name of M/s Davood Motors, Earth Movers & Traders Prop. Mr Sulaiman with our Sainik School branch-

CUSTOMER_NO	ACCOUNT_NO	PRODUCT_NAME	CUSTOMER	SANCTION
8080668907	2987191292	Cent Sahyog	Sulaiman	5300000
8080668907	2959751226	Cent Sahyog	Sulaiman	2300000
8081856718	2957473362	Cent Trade	Davood M	4500000

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 10.12.2015 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 28.06.2024 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.

Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

M/S Davood Motors, Earth Movers & Traders Prop. Mr Sulaiman
Mr Sulaiman
Thailakom Manzil
MP 4/5 14
16th Mile Thonnackal PO
Trivandrum

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on "As is Where is ", "As is What is ", and "Whatever there is " on **21.03.2026**, for recovery of **Rs. 3,03,63,525.56 (Rupees Three Crore Ninty Three Lakhs Sixty Three Thousand Five Hundred Twenty Five and Paise Fifty Six only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on 28.02.2026 and further interest and cost thereon from 28.02.2026.

DESCRIPTION OF IMMOVABLE PROPERTIES

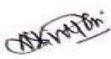
BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTU AL DUES AS ON DATE OF SALE NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
Sainik School	6.46 Ares (15.95 Cents) of Land and Building thereon bearing MP No.VI/514 comprised in Sy.No.280/16-1 and 280/17 , Block No.4 and Patta No.6497 of Melthonnakkal Village, Thiruvananthapuram Taluk & District in the name of Mr. A Sulaiman <u>Boundaries:-</u> East – Property of Subaida South – Road West – Pvt lane and property of sharif North – Property of Sindhu	Rs. 3,03,63,525. 56 (Rupees Three Crore Ninty Three Lakhs Sixty Three Thousand Five Hundred Twenty Five and Paise Fifty Six only)/-	Rs. 68.00 Lakh	10:00 AM – 04:00 PM
			Rs. 6.80 Lakh	
			<u>Rs.10000/-</u>	

- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider "[/](#)" For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & [/](#) and submit bid for participation in the E-auction Portal [/](#).

For detailed terms and conditions of the sale, please refer to the link provided in [/](#) in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to [/](#) or Contact: Central bank of India, Sainik School branch, Branch Manager: 8943335132 , Authorised officer-8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from– BAANKNET portal (). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiples of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Sainik School branch, Branch Manager: 8943335132 , Authorised officer-8943330259.

Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Notice of sale for Sale of Immovable Property

Borrowers

1. M/s. THANNIMOOTTIL RUBBERS,

(1) Mr. REJIMON.B (PARTNER),

(2) Ms. ARDRA REJI (PARTNER),

Regd.Off.PP-13/318/A,13/ 318/B
PAZHAYAKUNNUMMEL,
KILIMANOOR,
THIRUVANANTHAPURAM,
KERALA- 695601.

2. Mr. REJIMON. B,S/o. Mr.
BHUVANENDRAN,

R/o. KALYANI BHAVAN,
PAZHAYAKUNNUMMEL,
KILIMANOOR,
THIRUVANANTHAPURAM,
KERALA- 695601.

3. Ms. ARDRA REJI,D/o. Mr.
REJIMON.B,

R/o. KALYANI BHAVAN,
PAZHAYAKUNNUMMEL,
KILIMANOOR,
THIRUVANANTHAPURAM,
KERALA- 695601.

Guarantors

1. Mr. REJIMON. B,S/o. Mr.
BHUVANENDRAN,

R/o. KALYANI BHAVAN,
PAZHAYAKUNNUMMEL,
KILIMANOOR,
THIRUVANANTHAPURAM,
KERALA- 695601.

2. Ms. ARDRA REJI,D/o. Mr.
REJIMON.B,

R/o. KALYANI BHAVAN,
PAZHAYAKUNNUMMEL,
KILIMANOOR,
THIRUVANANTHAPURAM,
KERALA- 695601

3. Mrs. Anu. A.V,W/o. Mr. Rejimon
.B

R/o. KALYANI BHAVAN,
PAZHAYAKUNNUMMEL,
KILIMANOOR,
THIRUVANANTHAPURAM,
KERALA- 695601

4. Mrs. Anitha

R/o. KALYANI BHAVAN,
PAZHAYAKUNNUMMEL,
KILIMANOOR,
THIRUVANANTHAPURAM,
KERALA- 695601

<u>Borrowers</u>	<u>Guarantors</u>
1. M/s. THANNIMOOTTIL ENTERPRISE Mr. REJIMON.B (PROPRITOR), Regd.Off.PP-13/318/A,13/318/B PAZHAYAKUNNUMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601.	1. Mrs. Anu. A.V,W/o. Mr. Rejimon .B R/o. KALYANI BHAVAN, PAZHAYAKUNNUMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601
2. Mr. REJIMON. B,S/o. Mr. BHUVANENDRAN, R/o. KALYANI BHAVAN, PAZHAYAKUNNUMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601.	2. Mrs. Anitha R/o. KALYANI BHAVAN, PAZHAYAKUNNUMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601

Your following Loan accounts with our Thiruvananthapuram branch-

M/s. Thannimottil Enterprise - CASH CREDIT A/c. No. 3758044820

M/s. THANNIMOOTTIL RUBBERS-

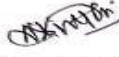
- 1) CASH CREDIT A/c. No. 3639822243
- 2) MSME Term Loan A/c. No. 3721717926
- 3) Cent GECL A/c. No. 3822238643
- 4) MSME Term Loan A/c. No.5134269066
- 5) FITL A/c. no. 5142594096
- 6) FITL A/c. No. 5121256018
- 7) Micro Enterprises Service 5283746924

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 01.11.2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 08.01.2024 both served upon you in the captioned account/s

under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

<u>Borrowers</u>	<u>Guarantors</u>
1. M/s. THANNIMOOTTIL RUBBERS, (1) Mr. REJIMON.B (PARTNER), (2) Ms. ARDRA REJI (PARTNER), Regd.Off.PP-13/318/A,13/ 318/B PAZHAYAKUNNUMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601. 2. Mr. REJIMON. B,S/o. Mr. BHUVANENDRAN, R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601. 3. Ms. ARDRA REJI,D/o. Mr. REJIMON.B, R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601.	1. Mr. REJIMON. B,S/o. Mr. BHUVANENDRAN, R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601. 2. Ms. ARDRA REJI,D/o. Mr. REJIMON.B, R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601 3. Mrs. Anu. A.V,W/o. Mr. Rejimon .B R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601 4. Mrs. Anitha R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR,

	THIRUVANANTHAPURAM, KERALA- 695601
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<u>Borrowers</u>	<u>Guarantors</u>
1. M/s. THANNIMOOTTIL ENTERPRISE Mr. REJIMON.B (PROPRITOR), Regd.Off.PP-13/318/A,13/318/B PAZHAYAKUNNUMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601. 2. Mr. REJIMON. B,S/o. Mr. BHUVANENDRAN, R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601.	1. Mrs. Anu. A.V,W/o. Mr. Rejimon .B R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601 2. Mrs. Anitha R/o. KALYANI BHAVAN, PAZHAYAKUNNUMMEL, KILIMANOOR, THIRUVANANTHAPURAM, KERALA- 695601

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on "As is Where is ", "As is What is ", and "Whatever there is " on **21.03.2026**, for recovery of **Rs. 3,19,14,273.11/- (Rupees Three Crore Nineteen Lakhs Fourteen Thousand Two Hundred Seventy Three and paisa Eleven only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on 28.02.2026 and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
THIRUVANATH APURAM	All the piece and parcel of the property admeasuring (a)10.20 Ares comprised in Re. Survey No. 342/10, and (b)23.00 Ares comprised in Re. Sy. No. 342/9-1, Bldg. no. XIII/318-A, XIII/318-B, XIII/318-C of Pazhayakunnumel Village, Chirayinkeezhu Taluk, Kilimanoor Trivandrum District, Kerala -695601, belonging to Smt. Anu A.V., D/o. Mr. Vamadevan, bounded by: North : Property of Mr. Abhilash Madhavan and Mrs. Indira South : Governemnt Land and Mud Road East : Property of Mr. Ravirajan West : Government Land and 6.0 Mtr. Wide Panchayath Road.	Rs. 3,19,14,273. 11/- (Rupees Three Crore Nineteen Lakhs Fourteen Thousand Two Hundred Seventy Three and paise Eleven only)/-	Rs. 230.00 Lakh	10:00 AM - 04:00 PM
			Rs.23.00 Lakh	
			<u>Rs.10000/-</u>	

- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider "[L](#)" For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & [L](#) and submit bid for participation in the E-auction Portal [L](#).

For detailed terms and conditions of the sale, please refer to the link provided in [L](#) in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, Thiruvananthapuram branch, Branch Manager: 8921791115 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from– BAANKNET portal (). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.

- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on "*As is where is*", "*As is what is*" and "*Whatever there is*" basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**

- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Thiruvananthapuram branch, Branch Manager: 8921791115 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



NOTICE OF SALE FOR SALE OF IMMOVABLE PROPERTY

Mr.Vincent A Pandala

Ivy Villa

Kottiyam P O

Kollam District-691571

Sreekala M M

Ivy Villa

Kottiyam P O

Kollam District-691571

Your following Loan accounts in the name of Mr. VINCENT A PANDALA with our MUKKUTUTTHARA branch

Cent Vidyarthi-Abroad -3920504080 Limit Sanctioned-Rs.33.00 Lakhs

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 31.10.2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 27.02.2024 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Mr.Vincent A Pandala
Ivy Villa
Kottiyam P O
Kollam District-691571

Sreekala M M
Ivy Villa
Kottiyam P O
Kollam District-691571

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on "As is Where is ", "As is What is ", and "Whatever there is " on **21.03.2026**, for recovery of **Rs. 72,88,398.80/- (Rupees Seventy Two Lakhs Eighty Eight Thousand Three Hundred Ninty Eight Paise Eighty Only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on 28.02.2026 and further interest and cost thereon from 28.02.2026

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON DATE OF SALE NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
MUKKUTUTT HARA	Equitable mortgage of 42.91 ares of land and building with all the improvements thereon comprised in Re.Sy.No.51/2,52/2 in Seethathodu Village,Konni Taluk and Pathanamthitta District standing in the name of Mrs.Sreekala M M North:- Property of Sathyan Panakkal South:-Angamoozhy Vadasserikara Road West :-Anganwadi Building and property of Uthaman East:- Property of Rajan Kidangil	Rs. 72,88,398.80/- (Rupees Seventy Two Lakhs Eighty Thousand Three Hundred Ninty Eight Paise Eighty Only)/-	Rs.39.00Lakh	10:00 AM -04:00 PM
			Rs.3.90 Lakhs	
			Rs.10000/-	

- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider "<https://baanknet.com/eauction-psb/x-login/> " For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in , in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, MUKUTUTHARA branch, Branch Manager: 8943133350 & Authorised Officer Trivandrum:8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from– BAANKNET portal (). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable

to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, MUKKOOTUTHARA branch, Branch Manager: 8943133350 & Authorised Officer Trivandrum: 8943330259.


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

M/s RIHANA PAINTS ,Moolavilakom Jn., Vanchiyoor P O Thiruvananthapuram-695035

Mrs. SHIBILA KHADER, W/o Mr. Ziad Zachariah, Bismi, TC 13/409-2, MRA-21, Moola Vilakom Vanchiyoor P O Thiruvananthapuram-695035

Your following Loan accounts in the name of M/s RIHANA PAINTS
with our Trivandrum branch-

1. Working Capital (CC) Cent Kalyani - 3268691229- Limit Sanctioned-Rs. 90,00,000/-
2. CGECL Loan -3719247283- Limit Sanctioned-Rs. 20,00,000/-

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 09.10.2019 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 18.12.2019 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.

Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

M/s RIHANA PAINTS ,Moolavilakom Jn., Vanchiyoor P O Thiruvananthapuram-695035

Mrs. SHIBILA KHADER, W/o Mr. Ziad Zachariah, Bismi, TC 13/409-2, MRA-21, Moola Vilakom Vanchiyoor P O Thiruvananthapuram-695035

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on "As is Where is ", "As is What is ", and "Whatever there is " on **21.03.2026**, for recovery of **Rs.2,57,88,320/- (Rupees Two Crore Fifty Seven Lakh Eighty Eight Thousand Three Hundred Twenty Only)**- due to the CENTRAL BANK OF INDIA (Secured Creditor) as on 28.02.2026 and further interest and cost thereon from 28.02.2026.

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON DATE OF SALE NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
TRIVANDRUM	EM of 40.47 ares of land and RCC building with all improvements there on, comprised in Re Sy no 97/6-2,	Rs.2,57,88,320/- (Rupees Two Crore	Rs. 80.00 Lakh	
			Rs. 8.00 Lakh	

	Block no 17 and patta no 18201 of Anad Village, Nedumangad Taluk, Thiruvananthapuram Distt in the name of Mrs. Shibila Khader <u>Boundaries:-</u> East – Property of Abdul Khader South – Road West – Private Thadam North – Property of Abdul Khader	Fifty Seven Lakh Eighty Eight Thousand Three Hundred Twenty Only)/-	<u>Rs.10000/-</u>	10:00 AM – 04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank’s website at <https://www.centralbankofindia.co.in> & submit bid for participation in the E-auction Portal <https://baanknet.com/eauction-psb/x-login/>.

For detailed terms and conditions of the sale, please refer to the link provided in ,in secured Creditor’s website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, Trivandrum branch, Branch Manager: 8921791115 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----

Authorized Officer
Place: Trivandrum

Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from– BAANKNET portal ().The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to _on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable

to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Trivandrum branch, Branch Manager: 8921791115 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.


Authorized Officer
Place: Trivandrum
Date:-28.02.2026



Notice of sale for Sale of Immovable Property

Borrower:- Mr Sameer S,S/O Mr Salim E,Nedumpala Kizhakkethil,Arukalickal West, Adoor P O, Pathanamthitta District-691523	Co-Borrower Mr Salim E,S/O Ebrahim Rawther,Nedumpala Kizhakkethil,Arukalickal West, Adoor P O, Pathanamthitta District-691523
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Your following Loan accounts in the name of Mr Sameer S with our ADOOR branch-

Cent Home loan (Account No 4051799773) Rs.40,00,000.00

Sub: FIFTEEN days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 02.06.2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 07.02.2024 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso 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 proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Borrower:- Mr Sameer S,S/O Mr Salim E,Nedumpala Kizhakkethil,Arukalickal West, Adoor P O, Pathanamthitta District-691523	Co-Borrower Mr Salim E,S/O Ebrahim Rawther,Nedumpala Kizhakkethil,Arukalickal West, Adoor P O, Pathanamthitta District-691523
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Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is”, “As is What is”, and “Whatever there is ” on **21.03.2026** , for recovery of **Rs 47,81,424.96 /- (Rupees Forty Seven Lakhs Eighty One Thousand Four Hundred Twenty Four and Paise Ninty Six only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor)as on **28.02.2026** and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
ADOOR	6.82 ares of land and building with all the improvements thereon comprised in Re.Sy.No.28/3-	Rs 47,81,424.96 /- (Rupees	Rs. 39.00Lakh	
			Rs. 3.90 Lakh	

	1-1 (Old Survey No. 603/5/A), T P No 11320, Block no 19, Ezhamkulam village, Arukalickal West muri, Adoor Taluk, Pathanamthitta District standing in the name of Mr Sameer S S/O Mr Salim E <u>Boundaries:-</u> East – Property of Salim E and Private road South – Property of Hareesh West – Property of Jacob North – Property of Salim	Forty Seven Lakhs Eighty One Thousand Four Hundred Twenty Four and Paise Ninty Six only)/-	<u>Rs.10000/-</u>	10:00 AM – 04:00 PM
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- Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.
- Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider “<https://baanknet.com/eauction-psb/x-login/>” For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & and submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in , in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to or Contact: Central bank of India, ADOOR branch, Branch Manager: 8943335149 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 15 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on 21.03.2026 from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 19.03.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider . Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from BAANKNET portal . The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220200, and for registration queries email to support.baanknet@psballiance.com.
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, ADOOR branch, Branch Manager: 8943335149 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

Date:-28.02.2026


Authorized Officer
Place: Trivandrum



Notice of sale for Sale of Immovable Property

Sri. Manoj S S/o Mr. K Surendran (borrower)
Manoj Bhavan , Malayam, Malainkeezhu Post,
Thiruvananthapuram -695571

Sri. Manoj S S/o Mr. K Surendran (borrower)
“Nidhin Nivas” Malavila, Malayam P O
Thiruvananthapuram 695871

Mrs. Susmita V (co-Borrower)
Manoj Bhavan , Malayam, Malainkeezhu Post,
Thiruvananthapuram -695571

Your following Loan accounts in the name of Sri. Manoj S S/o Mr. K Surendran, & Mrs. Susmita V (co-Borrower) A/c with MALAINKEEZHU BRANCH.- Cent Home-Flot upto 25 L (Account No 3934825179) & OD Top UP Facility Cent Home 3593060461

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 .

Sir,

In continuation of our demand notice dated 12.09.2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 08.02.2024 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 21.03.2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.


Authorized Officer
Place: Trivandrum



Date:-28.02.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Sri. Manoj S S/o Mr. K Surendran (borrower) Manoj Bhavan , Malayam, Malainkeezhu Post, Thiruvananthapuram -695571
Sri. Manoj S S/o Mr. K Surendran (borrower) “Nidhin Nivas” Malavila, Malayam P O Thiruvananthapuram 695871
Mrs. Susmita V (co-Borrower) Manoj Bhavan , Malayam, Malainkeezhu Post, Thiruvananthapuram -695571

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 proviso 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 property mortgaged/ charged to the secured creditor CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on “As is Where is”, “As is What is”, and “Whatever there is” on **21.03.2026**, for recovery of **Rs 22,47,778/- (Rupees Twenty Two Lakhs Forty Seven Thousand Seven Hundred Seventy Eight only)/-** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on **28.02.2026** and further interest and cost thereon from **28.02.2026**

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON DATE OF SALE NOTICE	RESERVE PRICE (in Lakh)	TIME OF SALE
			EMD (in Lakh)	
			BID INCREASE AMT(in Lakh)	
MALAINKEEZHU	Equitable mortgage of 3.64 ares of land and building with all the improvements thereon comprised in Re.Sy.No.75/11-1-1, 75/11-1 in Malayinkeezhu	Rs 22,47,778/- (Rupees Twenty Two	Rs. 58.00 Lakh	
			Rs. 5.80 Lakh	

	Village, Block No 06 in Kattakda Taluk, Thiruvananthapuram District standing in the name of Mr. Manoj S <u>Boundaries:-</u> East – Property of Kizhakkemalavila and Thazhethunduvila South – Road West – Boundry North – Property of Pushpakumari	Lakhs Forty Seven Thousand Seven Hundred Seventy Eight only)/-	Rs.10000/-	10:00 AM – 04:00 PM
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1) Property Inspection Date & Timing: **19.03.2026** between 10.00 am to 4.00 pm.

2) Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.

3) Date & Time of e-auction: **21.03.2026** from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider "" For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in <https://baanknet.com/eauction-psb/x-login/>, in secured Creditor's website ie .

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220220 or Contact: Central bank of India, Malainkeezhu branch, Branch Manager: 8943334827 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

----- Statutory 30 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 -----


Authorized Officer
Place: Trivandrum

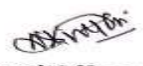
Date:-28.02.2026



Terms and condition for E-Auction:

- The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS” and “WHATEVER THERE IS” BASIS.
- The E-Auction will take place through portal on **21.03.2026** from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: **19.03.2026** from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.centralbankofindia.co.in>, b. website address of our E-Auction Service Provider .Bidders may visit or where “Guidelines” for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from BAANKNET portal (<https://www.baanknet.com>).The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to [www. Baanknet.com](http://www.Baanknet.com) on their Central Helpdesk Number 8291220220, and for registration queries email to .
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (www.baanknet.com) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- **The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.**
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Malainkeezhu branch, Branch Manager: 8943334827 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.


Authorized Officer
Place: Trivandrum

Date:-28.02.2026

