

ANNEXURE- B

(Format for uploading in EBKRAY site along with photograph)

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 Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

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, the **Physical** possession of which has been taken by the Authorised Officer of Indian Bank, Kollam branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 05.06.2026, for recovery of **Rs.7450528/- (Rupees Seventy-Four Lakh Fifty Thousand Five Hundred and Twenty-Eight only) on 19.05.2026** due to the Indian Bank, Kadappakada branch, Secured Creditor, from Mr. Vishnu Vikram (Borrower/Mortgagor), S/o Vikraman Pillai, Vikrama Vilasom, Elavoor, Pallimon P O, Kollam 691576, Mrs. Sujathayamma, (Borrower/Mortgagor), W/o Vikraman Pillai, Vikrama Vilasom, Elavoor, Pallimon P O, Kollam 691576 and Mr. Vikraman Pillai S/o Madhavan Pillai (Guarantor), Vikrama Vilasom, Elavoor, Pallimon P O, Kollam 691576.

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	All part and parcel of 12.00 Ares of land i.e, (1) 04.05 Ares of property in Re-Sy No – 234/17/2 (2) 06.33 Ares of property in Re Sy No – 234/17/1/2 and (3) 1.62 Ares of Property in Re Sy No – 234/17 in Block No 30 of Meenad Village, Kollam Taluk, Kollam District belonging to Sri. Vishnu Vikram & Smt. Sujathayamma, bounded by East: Property of Kunjupennu West: Property of Lekshmi North: Property of Temple South: Panchayat Road
Encumbrances on property if any	Nil
Reserve Price	Rs.3970000/- (Rupees Thirty Nine Lakh Seventy thousand Only)
EMD Amount	Rs.397000/- (Rupees Three lakh Ninety-Seven thousand Only)
Bid incremental amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date and time of e-auction at the platform of e-auction Service Provider https://www.ebkray.in	05.06.2026 from 11.00 am to 4.00 pm
Property ID No.	IDIB6894550214

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.ebkray.in>) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by 05.06.2026 i.e On or before the e-Auction Date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

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10. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, FAQ on eAuction and User Manual on operational part of e-Auction related to this e-Auction from **eBKray** (<https://www.ebkray.in>).
11. The intending Bidders / Purchasers are requested to register on portal (<https://www.ebkray.in>) using their mobile number and email-id. Further, they will complete their eKYC. Once, the eKYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.
12. Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
13. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten 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. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in terms of Security Interest (Enforcement) Rules, 2002.
14. Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and User Manual on operational part of e-Auction and follow them strictly.
15. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB Alliance Pvt. Ltd.. Details of which are available on the e-Auction portal.
16. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/email address given by them/ registered with the service provider).
17. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.
18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, Kadappakada Branch, Kandathil Building, Manorama Lane, Kadappakada P O, Kollam – 691008. Mob 9446 480 037
19. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting 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 on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

कृते इंडियन बैंक / For Indian Bank

Place: Kadappakada

Date: 19.05.2026

अधिकृत (Authorised Officer)
Authorised Officer / Chief Manager