बैंक ऑफ़ इंडिया
Bank of India BOI

UDYOGAMANDAL BRANCH,
Near Eloor Police station, Udyogamandal Ernakulam 683501,
Phone: 0487-2546484, Email: Udyogamandal.Ernakulam@bankofindia.bank.in

Ref No.: EZO/RD/NG/2026-27/046 **Date: 03.06.2026**

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

BY SPEED. POST WITH A.D

To

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

Sir/Madam,

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

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

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Name of Borrower/ Guarantor	Contractual Dues
Borrower(s): (1) M/s. Auto Mars (2) Mrs. Remya Anilkumar	**856830150000002 – Cash Credit** **Rs. 36,11,300.45/-** (Rupees Thirty Six Lakhs Eleven Thousand Three Hundred and Forty Five Paise [Contractual dues up to 03.06.2026]) + plus further interest @ 10.74% p.a from 04.06.2026 along with monthly rests & other charges
Borrower(s): (1) Mrs. Remya Anilkumar (2) Mr. Anilkumar P A **Guarantor(s):** (3) Mr. Gopinathan Pillai K P *(For HL)*	**856875110000085 – Housing Loan** **Rs. 4,10,707.17/-** (Rupees Four Lakhs TenThousand Seven Hundred Seven and Seventeen Paise [Contractual dues up to 03.06.2026]) + plus further interest @ 10% p.a from 04.06.2026 along with monthly rests & other charges
Aggregating to Rs. 40,22,007.62/- (Rupees Forty Lakhs Twenty Two Thousand Seven and Sixty Two Paise [Contractual dues up to 03.06.2026]) plus interest as mentioned above with all costs, charges and expenses.	

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

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

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

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

Secured assets on **"AS IS WHERE IS, AS IS WHAT IS & WHATEVER THERE IS CONDITION"** will be sold by **public auction through 'on line E- Auction'** on **25.06.2026.**

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

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

Website Details : https://baanknet.com

Date of sale : 25.06.2026

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

Yours faithfully,

(Asha N)
CHIEF MANAGER & AUTHORISED OFFICER
BANK OF INDIA