



VAZHOOR BRANCH
DEVASWOM BOARD BUILDING, N H 220, KODINGOOR, VAZHOOR,
DISTRICT: KOTTAYAM, KERALA. PIN: 686504

Notice of sale for sale of Immovable Property
(Subsequent Sale)

To

Dt. 11-06-2026

Mr. Mr. ALLEN JOY S/o Mr. JOY JOSEPH, VENGALOOR HOUSE, HOUSING BOARD COLONY, NEAR TOWN HALL, KANJIRAPPALLY P.O, PIN - 686507

Mr. JOY JOSEPH, VENGALOOR HOUSE, HOUSING BOARD COLONY, NEAR TOWN HALL, KANJIRAPPALLY P.O, PIN - 686507

Mrs. JANCY JOY, W/o Mr. JOY JOSEPH, VENGALOOR HOUSE, HOUSING BOARD COLONY, NEAR TOWN HALL, KANJIRAPPALLY P.O, PIN - 686507

Ref: Loan a/c No. 2978490157 of Mr. ALLEN JOY AND Mr. JOY JOSEPH from our Vazhoor Branch

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

Sir/Madam,

In continuation of our demand notice dated 19/08/2017 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 20/12/2017 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 8(6) 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 29.06.2026 between 10:00 AM to 6:00 PM 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.

सेंट्रल बैंक ऑफ इंडिया
For Central Bank of India

Authorised Officer

प्रधिकृत अधिकारी (The said notice will be published in web site, newspapers)



VAZHOOOR BRANCH
DEVASWOM BOARD BUILDING, N H 220, KODUNGOOR, VAZHOOOR,
DISTRICT: KOTTAYAM, KERALA, PIN: 686504

village in Kanjirappally Taluk in Kottayam district standing in the name of Mr. Joy Joseph, Vengaloor house, Kanjirappally. <u>Boundaries:-</u> East - Road South - Property of Bindu Soman West - Property Of Kunjumon and Joy North - Road and Property Of Joy Joseph	Thirteen Thousand Six Hundred and Thirty Four only)	Rs. 0.10 Lakh	10.00 AM TO 06.00 PM
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- 1) Property Inspection Date & Timing: **24.06.2026** 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: 29.06.2026 from 10:00 AM to 06:00 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>. For further details, terms and conditions, the interested bidders can visit our Bank's website at <https://www.centralbankofindia.co.in> & " <https://baanknet.com>" and submit bid for participation in the E-auction Portal " <https://baanknet.com>"

For detailed terms and conditions of the sale, please refer to the link provided in " <https://baanknet.com>" , in secured Creditor's website ie www.centralbankofindia.co.in.

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to support.BAANKNET@psballiance.com on their Central Helpdesk Number 8291220220 or Contact: Central bank of India, Vazhoor branch, Branch Head: 8943336379 & Authorised Officer: 7506111590

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

Place: Vazhoor
Date: 11.06.2026

कन मन्दल बैंक ऑफ इंडिया
For Central Bank of India

Authorised Officer

Terms and condition for E-Auction:

1. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" and "WHATEVER THERE IS" BASIS.
2. The E-Auction will take place through portal <https://baanknet.com> on 29.06.2026 from 10:00 AM to 6:00 PM with auto extension of 10 minutes. Date & Time of Inspection 24.06.2026 from 10.00 AM to 4.00 PM.
3. 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 **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.
4. For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. <https://www.psballiance.com>, website address of our E-Auction Service Provider <https://baanknet.com>. Bidders may visit <https://baanknet.com> 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.
5. 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://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 <https://baanknet.com> on their Central Helpdesk. Number 8291220220 and for registration queries email to support.BAANKNET@psballiance.com.
6. Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance (> 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.
7. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (<https://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.
8. 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.
9. 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/ 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 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.
10. 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.
11. 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.
12. 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 claims/ right in respect of property/ अनुमोदित वर ऑफ इंडिया

For Central Bank of India

शायकन अधिकारी / Authorized Officer