



बैंक ऑफ बड़ौदा Bank of Baroda



**NOTICE OF SALE OF IMMOVABLE PROPERTY TO BORROWER
UNDER RULES 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**
To,

Borrowers/Guarantors	
Mr. Faisal C A S/o Abdulla Panachikkal (H) Kunneparambu Thrikkakara North (Part) Vadacode, Ernakulam - 682021	Mrs Shameena K A W/o Faisal C A Panachikkal (H) Kunneparambu Thrikkakara North (Part) Vadacode, Ernakulam - 682021

Dear Sir/Madam,

Re: Sale of secured assets being immovable property.

Please refer to the possession notice of the immovable property dated **08.12.2025** by the Authorised Officer of the Bank for the purpose of realization of secured assets in exercise of the powers conferred on the secured creditors under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules there under. Till date, you have not made payment to the Bank towards the discharge of your liabilities in full and hence we propose to sell the aforesaid immovable property on **22.06.2026**.

We hereby give you notice of Fifteen days that the aforesaid immovable property shall be sold by the undersigned at **2.00 – 6.00 PM on 22.06.2026** by e-auction through "Baanknet.com" Portal.

A copy of the notice inviting offers for sale containing particulars of the immovable property, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time and place of sale, is enclosed for your information. **The said notice will also publish in The Hindu and Mangalam on 20.05.2026.**

Yours faithfully,


अधिकृत अधिकारी
Authorized Officer
(Aiswarya Bose)
Chief Manager & Authorized Officer

Place: Ernakulam

Date: 18.05.2026

- Encl.: 1. Sale Notice dated 18.05.2026
2. Terms and Conditions dated 18.05.2026

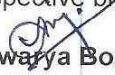
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, & will be sold on “As is where is”, “As is what is”, and “Whatever there is” basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below:

Name & Address of the Borrower/s/Guarantor/s	1) Mr. Faisal C A S/o Abdulla Panachikkal (H) Kunneparambu Thrikkakara North (Part) Vadacode, Ernakulam – 682021 2) Mrs Shameena K A W/o Faisal C A Panachikkal (H) Kunneparambu Thrikkakara North (Part) Vadacode, Ernakulam - 682021
Short description of the immovable property with known encumbrance, if any	All that part and parcel of property having an extent of 2.02 Ares (5 Cents) comprised in Sy. No. 366/2A and Re Sy. No. 332/9-2-3 having Building Bearing No. XIX/570 A acquired as per Sale Deed No. 4499/2016 situated in Block No. 24 of Vazhakkulam Village Kunnathunadu Taluk, Ernakulam District belonging to Mr. Faisal C A and the property is bounded: On the North by : Property of Mr. Anthru, Njaliattu House On the South by : Property of Nazar On the East by : Canal Bund Road On the West by : Property of Mattakattu Mana Family
Total Dues	₹1792348.00 (Rupees Seventeen Lakh Ninety-Two Thousand Three Hundred and Forty-Eight Only) as on 18.05.2026 along with interest costs, charges and expenses thereafter.
Date & Time of E-auction	22.06.2025 – 2.00 PM to 6.00 PM
Reserve price (Exclusive of the encumbrance given below)	₹1785000/- (Rupees Seventeen Lakh Eighty-Five Thousand Only)
EMD	₹178500/- (Rupees One Lakh Seventy-Eight Thousand Five Hundred only)
Bid Increase Amount	₹10,000/- (Rupees Ten Thousand only)
Status of possession	Symbolic Possession
Property Inspection date & Time	19-06-2026, 11:00 a.m – 4:00 p.m
Known Encumbrances	NIL

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.Bank.in/e-auction.htm> and online auction portal <https://www.baanknet.com>. Prospective bidders may contact the authorized officer on **Tel No: 0484-2351437, Mobile No. 9446899419**.


अधिकृत अधिकारी
(Aiswarya Bose) Authorised Officer
Chief Manager & Authorized Officer
Place: Ernakulam
Date: 18.05.2026