



INDIAN OVERSEAS BANK
Alwaye Branch, Ernakulam
[Kodawath Shopping Complex, Sub Jail Road, Ernakulam]
Phone number 8925950664]
Email: lob0664@lob.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Proviso to Rule 8(6)/9(1) of Security Interest (Enforcement) Rules]

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)/9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrowers/ Guarantors/Mortgagors that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of the Bank as Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29.06.2026 for recovery the dues of the borrower as on 16/04/2026 is Rs. 33,44,30,768.11/- from the borrowers/guarantors/mortgagors. 1. **M/s Silverstream Plastics and Chemicals** VI/410(1) Temple Road, Park Avenue, Aluva – 683101, 2. Mr. Hinsaf M H (Managing Partner) VI/410(1) Temple Road, Park Avenue, Aluva – 683101, 3. Ms. Hinshara M H (Partner) VI/410(1) Temple Road, Park Avenue, Aluva – 683101, 4. Mrs. Fathima Sanam Nassar M.K (Partner) VI/410(1) Temple Road, Park Avenue, Aluva – 683101, 5. Mrs. Fathima A (Partner) VI/410(1) Temple Road, Park Avenue, Aluva – 683101, 6. Fathima A (Guarantor/Legal Heirs of Hinfas M H/Mortgagor) New Shery Land, Santhosh Lane, Poorna Nagar Aluva – 683101, 7. Mr. Hinsaf M H (Guarantor/Mortgagor) New Shery Land, Santhosh Lane, Poorna Nagar Aluva – 683101, 8. Ms. Hinshara M H New Shery Land, Santhosh Lane, Poorna Nagar Aluva – 683101, 9. Mrs. Fathima Sanam Nassar M.K (Guarantor/Legal Heirs of Hinfas M H/Mortgagor) New Shery Land, Santhosh Lane, Poorna Nagar Aluva – 683101, 9. Mrs Fathima Sanam Nassar M.K (Guarantor/Legal Heirs of Hinfas M H/Mortgagor) New Shery Land, Santhosh Lane, Poorna Nagar Aluva – 683101, 10. Golden Mouldings (Corporate Guarantee/Mortgagor) VI/410(1), Temple Road, Park Avenue, Aluva – 683101, 11. Ms. Ziyaanah Manadath Hinfas (Represented by his mother Mrs. Fathima Sanam Nassar M.K) D/o Late Hinfas M h, Sreerosh Nasheeman Apartment Kannotheumchal, Thana P.O, Kannur 670012 (Legal heir of Hinfas M H), 12. Master Zohaam Manadath Hinfas (Represented by his mother Mrs. Fathima Sanam Nassar M.K) S/o Late Hinfas M h, Sreerosh Nasheeman Apartment Kannotheumchal, Thana P.O, Kannur 670012 (Legal heir of Hinfas M H).

SCHEDULE OF PROPERTY (IES)

1. Leasehold right of property amounting to 114.80 cents in SY No. 243/1B/1, 24.45 cents in 243/2A, 10.75 cents in 243/2B of land and building located in Manantheri Village, Thalassery Taluk, Kannur District in the name of M/s Silverstream Plastics and Chemicals owned by KSIDC.

Boundaries

East: Plot No. 35

North: Plot No. 36

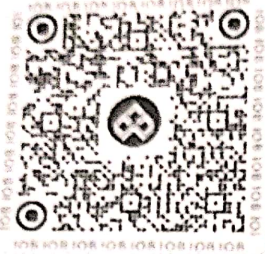
West: Common Road of I.G.C

South: Common Road of I.G.C

Reserve Price	Rs. 1,80,45,000/-
EMD	Rs. 18,04,500/-



1. Court order/Revenue order for Rs. 2, 50, 00,000/- by Sub Court North Paravur registered as F178/2023 on 27.11.2023.
2. A court revenue order for Rs. 1, 00, 00,000/- by Addl Sub court North Paravur registered as F179/2023 on 27.11.2023.



2. All that part and parcel of 12.14 acres of land with godown building in Sy No.53/1/6 of Block 32 (old Sy No.151/1) in Aluva Esat Village, Aluva Taluk, Ernakulam District in the name of Mrs. Fathima A.

Boundaries:

East: Property of Ummen

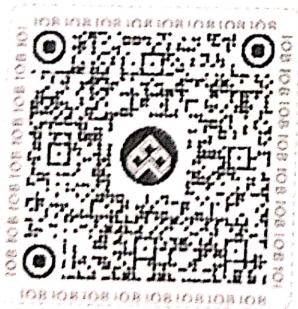
North: Panchayat Road,

West: Property of George

South: Property of Ummen

Reserve Price	Rs.92,35,000/-
EMD	Rs. 9,23,500/-

1. Court order/Revenue order for Rs. 7, 00, 00,000/- by Sub Court North Paravur registered as F475/2023 on 29.09.2023.
2. A court revenue order for Rs. 6,50,00,000/- by Addl Sub court North Paravur registered as F476/2023 on 29.09.2023.
3. Court revenue order for Rs. 2,50,00,000/- registered as F589/2023 on 23.11.2023.
Court order of Rs. 1, 00, 00,000 /- registered as F590/2023.



3. All that part and parcel of 13.45 Ares (33.25 cents) and 4.55 Ares (11 cents) of land & factory bldg of West side = 3652 Sq ft. Generator Shed 1 = 860 Sq ft. Generator Shed 2 = 516 Sq ft. Godown South East Corner = 866 Sq ft. East side office, dispatch etc. = 3465 Sq ft. in Sy. No. 54/1 and 53/5 of Chalavara village, Ottappalam Taluk, Palakkad Dist. in the name of M/s. Golden Mouldings (As per original title deeds = 44.25 cents and on Resurvey = 38 cents only in RS No.75/13)

Boundaries:

East: P/O Cherukunnath Vimala, Beena
North: P/O Rubber Estate
West: P/O Beena, Harisree, Hinsaf & Hinsaf
South: Panchayath Road

Reserve Price	Rs.68,50,000/-
EMD	Rs. 6,85,000/-

Attachment order issued by Addl Sub Court North Paravur for Rs. 35 lakhs for each of the three properties.



4. All that part and parcel of 2.02 Ares of land & factory building of 2152 Sq ft in Sy. No. 53/5 of Chalavara village, Ottappalam Taluk, Palakkad District in the name of Mr Hinsaf

Boundaries:

East: Private Road
North: P/O Hinsaf
West: P/O Kudiyirippu of Beena, Harisree
South: P/O Hinsaf & Hinsaf

Reserve Price	Rs.12,95,800/-
EMD	Rs.1,29,580/-

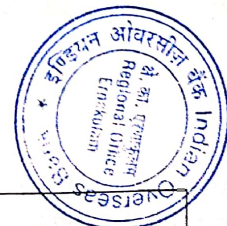


5. All that part and parcel of 2.02 Ares of land & factory building of 2152 Sq. ft in Sy. No. 53/5 of Chalavara village, Ottappalam Taluk, Palakkad District in the name of Mr. Hinfas.

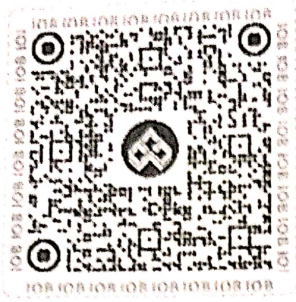
Boundaries:

East: Private Road
North: P/O Hinsaf
West: P/O Kudiyirippu of Beena, Harisree
South: P/O Hinsaf & Hinsaf

Reserve Price	Rs.12,95,800/-
EMD	Rs.1,29,580/-



Attachment order issued by Addl Sub Court North Paravur for Rs. 35 lakhs for each of three properties.



6. All that part and parcel of 6.50 cents and 6 cents of land in Re Sy No E11/7-2 of Nagercoil North village and 1/4th share on 3.394 cents of land comprised in Re Sy No E11/7-2 of Nagercoil North village in the name of Mrs. Fathima Beevi, w/o. Habeeb.
Boundaries of 6.500cents (R.S No: E11/7-2)

East: Property in R.S No: E11/8-13

North: Property in R.S No: E11/7-3

West: Property of FathimaBeevi, Mohammed Farook&others

South: Property of Mohammed Farook & others

Boundaries of 6.000cents (R.S No:E11/7-2)

East: Property of BushraBeevi

North: Property in R.S No: E11/8-13

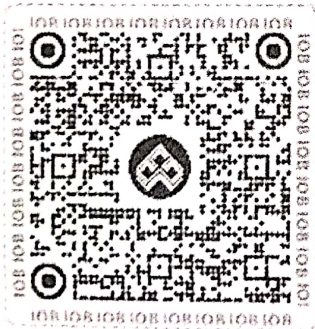
West: Property in R.S No: E11/6-10

South: Property in R.S No: E11/6-10, E11/6-12 & E11/6-13

Reserve Price	Rs.2,16,00,000/-
EMD	Rs.21,60,000/-

Attachments Known to Bank

NIL



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

www.iob.in.https://www.iob.in/TenderDetails.aspx/Tendertype=E_Auction

<https://baanknet.com>



कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी Authorized Officer
क्षे. का., एरणाकुलम R.O., Ernakulam

Authorised Officer

For and On behalf of Indian Overseas Bank,

Place: Ernakulam
Date: 09.06.2026
Ernakulam Branch



Scanned with OKEN Scanner

Date and Time of E auction
of Properties

On 29.06.2026 between 11 am and 2pm with auto
extension of 10 minutes each till the sale is completed

Terms and Conditions

1. The property(ies) will be sold by e-auction through the service provider <https://baanknet.com> under the supervision of the Authorized Officer of the Bank.
2. The intending Bidders /Purchasers are requested to register on portal <https://baanknet.com/eauction-psb/bidder-registration> using their email-id and mobile number. Further, they are requested to do the profile registration after completing e-KYC with Digi locker, photo verification using Selfie- KYC and account number verification using Penny-drop KYC. Once the KYC documents are verified by e-auction service provider the registration is made successful on the same day, the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet account before the date of auction. Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS/UPI mode through <https://baanknet.com> in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
4. The intending participants of e-auction may download 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 portal (<https://baanknet.com>).
5. The submission of online application for bid with EMD shall start from 10/06/2026.
6. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
7. Online auction sale will start automatically on 11 am to 02 pm and at the time as mentioned above. Auction / bidding will initially be for a period of 180 Minutes with auto extension time of 10 minutes each till the sale is concluded.
8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of Rs.1,00,000/- to the last higher bid of the bidders. 10 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 10 minutes to the last highest bid, the e-auction shall be closed.
9. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of "SARFAESI SALE PARKING ACCOUNT" with Indian Overseas Bank, Alwaye Branch" to the credit of A/C No 06640113035001 Branch code 0664; IFSC Code IOBA0000664.



10. The balance amount of sale price shall be paid within 15 days from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.
11. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.
12. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.
13. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.
14. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.
15. As regards the statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.
16. Sale is subject to confirmation by the secured creditor Bank.
17. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
18. For verification about the title document, property & inspection thereof, the intending bidders may contact the Branch Manager, Indian Overseas Bank, **Alwaye Branch Ernakulam (0484 2623238, 8925950664, 8925952589)** during office hours
19. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistant is required before or during e-auction process, the bidder may contact authorized representative of e-auction service provider (<https://baanknet.com>), details of which are available on the e-Auction portal.
20. Once the e-Auction is closed, successful bidder shall be informed by the above referred service provider through SMS/e-mail in the mobile number/email registered with the service provider. However, the sale is subject to confirmation by the secured creditor.
21. Platform (<https://baanknet.com>) for e-auction will be provided by service provider M/S PSB Alliance PVT LTD having registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400 037 (Contact Phone 8291220220). The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website <https://baanknet.com>.

Place: Ernakulam
Date: 09.06.2026



कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

प्राधिकृत अधिकारी Authorized Officer
बे. का., एरणाकुलम R.O., Ernakulam

Authorized Officer
For and On behalf of Indian Overseas Bank