



बैंक ऑफ बड़ोदा

Bank of Baroda



TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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, possession of which has been taken by the Authorized 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. Ms. Chinna(Late) W/O Late K V Augustine Kallarackkal house Near T M junction Panangad P O Ernakulam-682506 2. Mr. Shan Son and Legal Heir of Ms. Chinna Kallarackkal house Near T M junction Panangad P O Ernakulam-682506 3. Mr. Shine Son and Legal Heir of Ms. Chinna Kallarackkal house Near T M junction Panangad P O Ernakulam-682506 4. Mr. Naisam S/O Mohammed Thomman Cherukadu House Madavana Panangadu PO Ernakulam 682506
Short description of the immovable property with known encumbrance, if any	All the Part and parcels of property consisting of 3.84 Ares of land (2.43 Ares of land in old Sy. No.617/1, Re. Sy.No.126/2 & 1.41 Ares in old Sy. No.617/2, Re. Sy.No.126/17 lying together as a single plot) with residential house bearing Door No.4/918-A of kumbalam panchayath In Block No.16,Kumabalam



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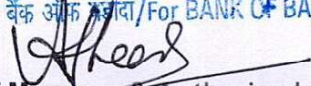
Bank of Baroda



	The Property is bounded on the North : Pathway East: Road West: Property of Oceanus South: Property of Xavier
Total Dues	₹17,14,782.68 (Rupees Seventeen lakh Fourteen thousand Seven hundred and eighty two & paisa sixty eight only) as on 23.01.2026 along with interest costs, charges and expenses thereafter.
Date & Time of E-auction	28-07-2026 – 2.00 PM to 6.00 PM
Reserve price	₹54,50,000/- (Rupees Fifty Four Lakh Fifty thousand only)
EMD	₹5,45,000/- (Rupees Five lakhs Forty Five Thousand only)
Bid Increase Amount	₹10,000/- (Rupees Ten thousand only)
Status of possession	Physical Possession
Property Inspection date & Time	18-07-2026, 10 a.m – 5 p.m

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction.htm> and online auction portal <https://baanknet.com>, Prospective bidders may contact the authorized officer on Tel No: 0484-2703596, Mobile No. 9446899422.

कृते बैंक ऑफ बड़ौदा/For BANK OF BARODA


Chief Manager & Authorized Officer

Date: 04/07/2026

Place: ERNAKULAM