

NORTH PARAVUR BRANCH

Star House, Near Municipal Junction-683513. Phone No, 0484-2442337

Email: NorthParavur.Ernakulam@bankofindia.bank.in

Ref No.: EZO/RD/NG/2026-27/065

Date: 08.07.2026

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

BY SPEED POST WITH A.D

To

Borrower(s):

(1) Mr. Baiju Das

Thayyil House,
Vavakkad, Moothakunnam PO,
North Paravur – 683516

(2) Mrs. Sindhu Baiju

W/o. Mr. Baiju Das
Thayyil House,
Vavakkad, Moothakunnam PO,
North Paravur – 683516

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:

Name of Borrower/ Guarantor	Contractual Dues
Borrower(s): (1) Mr. Baiju Das (2) Mrs. Sindhu Baiju	856475110000224 – Housing Loan Rs. 38,42,962.50/- (Rupees Thirty-Eight Lakhs Forty Two Thousand Nine Hundred Sixty Two and Fifty Paise [Contractual dues up to 08.07.2026]) + further interest thereon @ 9.05% p.a from 09.07.2026 along with monthly rests & other charges

2. You have committed default in payment of dues of the **Bank of India, North Paravur** as above, the authorized officer of the Bank issued a demand notice dated 31.10.2025 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 has

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taken symbolic possession of the secured assets, more particularly described in the schedule hereunder on 22.01.2026.

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 6.03 ares of land (1.98 ares in Sy. No. 176/9A7 and 4.05 ares in Sy. No. 176/10/4) with residential building bearing Door No. XVI/407 of Chittattukara Grama Panchayath in Vadakekkara Village, Paravur Taluk, Ernakulam District.	
Boundaries: North : Property of Vijnasuryodayam Sabha South : Property of Narayanan and Property of Shalidharan East : Property of Vijnasuryodayam Sabha West : Property of Narayanan and Road	
Property owned by Mrs. Sindhu Baiju, W/o. Mr. Baiju Das.	
Reserve Price	Rs. 54,01,000 /- (Rupees Fifty Four Lakhs and One Thousand)
Earnest Money (EMD)	Rs. 5,40,100/- (Rupees Five Lakhs Forty Thousand and One Hundred)

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 28.07.2026.** 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’

Zonal Office, Ernakulam Zone, Kaloor Towers, Kaloor-Kadavanthra Road, Cochin-682017

Phone 0484- 2725723/729/730 E-mail: ZO.Ernakulam@bankofindia.bank.in, ARD.Ernakulam@bankofindia.bank.in

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Website Details : <https://baanknet.com>

Date of sale : 28.07.2026

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,

**CHIEF MANAGER & AUTHORISED OFFICER
BANK OF INDIA**