

Ref No: EZO/RD/NG/2026-27/082

Date: 21.07.2026

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

BY REGD. POST WITH A.D

To,

Borrower(s):

(1) Mr. Biju T M

Thoniyil House,
Meladoor PO, Mala,
Alathoor, Thrissur – 680741

(2) Mrs. Vidya Biju

W/o. Mr. Biju T M
Thoniyil House,
Meladoor PO, Mala,
Alathoor, Thrissur – 680741

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. Biju T M (2) Mrs. Vidya Biju	Housing Loan: 856675110000191 Contractual Dues: Rs. 28,00,819.14/- (Rupees Twenty-Eight Lakhs Eight Hundred Nineteen and Fourteen Paise [Contractual dues up to 21.07.2026]) + further interest thereon @ 9.15% p.a from 22.07.2026 along with monthly rests and other charges.

2. You have committed default in payment of dues of the **Bank of India, U. C. College Branch** as above, the authorized officer of the Bank issued a demand notice dated 17.04.2024 to you

Zonal Office, Ernakulam Zone, Kaloor Towers, Kaloor-Kadavanthra Road, Cochin-682017
Phone 0484- 2725723/729/730 E-mail: ZO.Kerala@bankofindia.co.in, ARD.Kerala@bankofindia.co.in

U. C. COLLEGE BRANCH

Opposite to U.C. College, Aluva - Paravoor Road, Ernakulam, Kerala - 683102

Phone: 0487-2603838, 2606491, Email: UCcollege.Ernakulam@bankofindia.bank.in

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 took symbolic possession of the secured assets, more particularly described in the schedule hereunder on 02.07.2025.

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 Immoveable property	
EQM of 4.05 Ares of land & building situated at Sy No. 106/3 of Alathur Village, Chalakudy Taluk, Thrissur District, Kerala State.	
Boundaries: North : Property of Pradeep South : Vazhy and Property of Sudhakaran East : Property of Pradeep West : Vazhy and Property of Dileep	
Property owned by Mr. Biju T M & Mrs. Vidya Biju.	
Reserve Price	Rs.53,23,000/- (Rupees Fifty Three Lakhs Twenty Three Thousand)
Earnest Money (EMD)	Rs.5,32,300/- (Rupees Five Lakhs Thirty Two Thousand Three 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 **11.08.2026.**

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.

U. C. COLLEGE BRANCH

*Opposite to U.C. College, Aluva - Paravoor Road, Ernakulam, Kerala - 683102
Phone: 0487-2603838, 2606491, Email: UCcollege.Ernakulam@bankofindia.bank.in*

Mode of Sale : By holding public auction through 'on line E- Auction/ Bidding'

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

Date of sale : 11.08.2026

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,

**(Asha N)
CHIEF MANAGER & AUTHORISED OFFICER
BANK OF INDIA**