

UDYOGAMANDAL BRANCH,

Near Eloor Police station, Udyogamandal Ernakulam 683501,
Phone: 0487-2546484, Email: Udyogamandal.Ernakulam@bankofindia.bank.in

Ref No.: EZO/RD/NG/2026-27/107

Date: 03.09.2026

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

BY SPEED. POST WITH A.D

To

For account M/s. AUTO MARS	Borrower(s): (1) M/s. Auto Mars Proprietor: Mrs. Remya Anilkumar Kalapurakkal Puthenveedu Eloor North, P O Udyogamandal Ernakulam 683501 (1) Mrs. Remya Anilkumar W/o. Mr. Anilkumar P A Kalapurakkal Puthenveedu Eloor North, P O Udyogamandal Ernakulam 683501
For account Mr. REMYA ANILKUMAR	Borrower(s): (1) Mrs. Remya Anilkumar W/o. Mr. Anilkumar P A Kalapurakkal Puthenveedu Eloor North, P O Udyogamandal Ernakulam 683501 (2) Mr. Anilkumar P A Kalapurakkal Puthenveedu Eloor North, P O Udyogamandal Ernakulam 683501 Guarantor(s): (1) Mr. Gopinathan Pillai K P (Guarantor for Housing Loan) Kalapurakkal Puthenveedu Eloor North, P O Udyogamandal Ernakulam 683501

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:

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Name of Borrower/ Guarantor	Contractual Dues
Borrower(s): (1) M/s. Auto Mars (2) Mrs. Remya Anilkumar	856830150000002 – Cash Credit Rs. 37,12,336.13/- (Rupees Thirty Seven Lakhs Twelve Thousand Three Hundred Thirty Six and Thirteen Paise [Contractual dues up to 03.09.2026]) + plus further interest @ 10.74% p.a from 04.09.2026 along with monthly rests & other charges
Borrower(s): (1) Mrs. Remya Anilkumar (2) Mr. Anilkumar P A Guarantor(s): (3) Mr. Gopinathan Pillai K P (For HL)	856875110000085 – Housing Loan Rs. 4,22,511.84/- (Rupees Four Lakhs Twenty Two Thousand Five Hundred Eleven and Eighty Four Paise [Contractual dues up to 03.09.2026]) + plus further interest @ 10% p.a from 04.09.2026 along with monthly rests & other charges
Aggregating to Rs. 41,34,847.97/- (Rupees Forty One Lakhs Thirty Four Thousand Eight Hundred Forty Seven and Ninety Seven Paise [Contractual dues up to 03.09.2026]) plus interest as mentioned above with all costs, charges and expenses.	

2. You have committed default in payment of dues of the **Bank of India, Udyogamandal Branch** as above, the authorized officer of the Bank issued a demand notice dated 10.06.2025 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 took symbolic possession of the secured assets, more particularly described in the schedule hereunder on 04.12.2025.

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 Immovable property	
EQM of land and residential building situated at Sy No 216/11A, Door No 1/231 Village Eloor, Taluk Paravur, District Ernakulam, State Kerala, within the limit of SRO Alangad, having an extent of 9.50 cents (3.85 Ares) owned by Mrs. Remya Anilkumar , W/o. Anilkumar P A.	
Boundaries: North : Property of Karumban South : Vazhy and Property of Gopinathan Pillai East : Property of Vinodhini Amma West : Property sold by Sudhakaran Pillai	
Reserve Price	Rs. 31,50,000 /- (Rupees Thirty One Lakhs and Fifty Thousand)
Earnest Money (EMD)	Rs. 3,15,000/- (Rupees Three Lakh Fifteen Thousand)

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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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 25.09.2026.**

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’

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

Date of sale : 25.09.2026

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**