

(SPEED POST / (Regd A/D)**E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES ISSUED UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, (hereinafter referred to as Act) r/w SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (hereinafter referred to as Rules).**

Whereas, The Authorized Officer of the Federal Bank Ltd. under the Act issued a demand notice dated **11.11.2025** calling upon the borrowers **(1) Arya R S, W/O Aneesh R , R S Bhavan, Vattathamara kuzhy, Kurumpayam P O, Kallara, Thiruvananthapuram - 695608 (2) Aneesh R, S/o Rajapalan, Mudanthancode Veedu, Choottayil, Kilimanoor, Thiruvananthapuram, Kerala - 695601** to repay the amount mentioned in the notice being to repay the amount mentioned in the notice being **(a) ₹ 42,30,106/- as on 05.11.2025** in Federal Housing loan no. **17357300000838** (From 1st & 2nd of you), **(b) ₹ 55726/- as on 15.10.2025** in Federal Personal Loan (Asset Guard) no. **17357600005875** (From 1st & 2nd of you) together with interest and costs thereon at such applicable rates within 60 days from the date of receipt of the said notice.

Whereas the borrowers/ guarantors/ defaulters having failed to repay the amount, the Authorized Officer of the Bank on **5.06.2026** has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13(4) of the said Act read with rule 8 of the said Rules after complying with all procedural formalities prescribed under the said Act and Rules including publication of possession notice in newspapers. Actual possession was taken on **21.08.26** as per the orders of the Hon'ble CJM Court, Thiruvananthapuram MC 996/2026.

The undersigned hereby give notice to the borrowers and general public that the Bank has decided to sell on **10.11.2026** "the property described herein below on "AS IS WHERE IS" & "AS IS WHAT IS BASIS" and "AS IS WHATEVER BASIS" under Rules 8 & 9 of the said Rules for realizing the dues of **Rs. 45,92,644/- (Rupees Forty Five Lakhs Ninety Two Thousand Six Hundred and Forty Four only)** is due from you as on date of sale (i.e., 10/11/26) along with further expense, cost and thus the undersigned being the Authorized Officer of the Bank hereby invites from interested the sealed tenders for purchasing the property subject to the terms and conditions mentioned hereunder.

Details of realizable dues from borrowers 1 to 2 mentioned above as on date of sale notice are as follows:

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Sl No	Loan account no.	Loan type	Amount due as on date of sale
1.	17357300000838	(NRI Housing Loan)	₹ 45,39,476
2.	17357600005875	Asset Guard	₹ 53,168
Total Amount Due as on date of sale notice (10.11.26)			₹45,92,644

Description of the mortgaged properties /secured assets

	Details of security properties	Reserve price below which property will not be sold
	All the piece and parcel of the land measuring 2.50 Ares together with building with number PP 3/892/B existing and/or to be constructed and all other improvements thereon comprised in Re Sy No. 411/28 (Old Sy No. 1960/2-1-1-1) in Block No.5, of Pangode Village, Nedumangadu Taluk, Thiruvananthapuram District, Kerala State , bounded on East by: Property of Amanulla, West by: Panchayath road, North by: Property of Rahumath Beevi and South by: Panchayath Road	₹ 49,00,000 (Rupees Forty Nine Lakhs Only)

Terms and Conditions

- a) Auction sale/bidding would be only through “online electronic bidding” process through the website <https://www.bankeauctions.com>
- b) The property described above will be sold on “AS IS WHERE IS” “AS IS WHAT IS” and “WHATEVER THERE IS” basis.
- c) The reserve price below which the security property will not be sold is **₹ 49,00,000/- (Rupees Forty Nine Lakhs Only)**
- d) The EMD shall be remitted through NEFT/RTGS to The Federal Bank Ltd, Account No. **21462200000013, IFSC CODE FDRL0002146 on or before 10.11.2026**. The intending purchasers shall submit their tender quoting the price offered by them through the e auction portal along with the details of EMD remitted by way of RTGS/NEFT for property is **₹ 490,000/-** being earnest money equivalent to 10 % of the Reserve Price of the property concerned, which is refundable if the tender is not accepted. The last date for submission of bid documents along with EMD (Earnest Money Deposit) before the Authorised Officer on or before **10.11.2026**.
- e) The date and time of auction is **10.11.2026** between 11.00 AM – 12.30 PM (IST) with unlimited extension of 5 minutes each.
- f) The auction would commence at the reserve price mentioned above. Bidders shall improve their offers in multiples of Rs 50,000/- (Rupees Fifty Thousand only). Any increase in the bid amount over and above the reserve price should be in the multiples of Rs 50,000/-.
- g) The intending bidders shall hold a valid e-mail address and register their names at portal and get their user id and password free of cost from M/s C1 India Private LTD, E-auction service provider whereupon they would be allowed to participate in online e-auction.
- h) The prospective bidders may avail online training on e-auction from M/s C1 India Private LTD E-auction service provider, Helpline No: +91 9891628914, 01244302000 & e-mail: -

Support@bankeauctions.com and Mr. Prabhakaran M- 7418281709 & email- tn@c1india.com,
Website: <https://www.bankeauctions.com>.

- i) The Bank/ M/s C 1 India Private LTD E -auction service provider shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the cause.
- j) Conditional offers shall also be treated as invalid.
- k) On sale of the property, the purchaser shall not have any claim of whatsoever nature against the Federal Bank Ltd. Or its authorized officer.
- l) All payments shall be made by way of RTGS/NEFT in the above-mentioned account.
- m) The successful bidder shall bear the entire charges / fees payable for conveyance such as stamp duty, Registration fee etc. as applicable as per Law.
- n) No encumbrance in respect of the property has come to the knowledge and information of the Bank. The Bank will not be held responsible for any charge, lien and encumbrance, property tax or any other dues etc. to the Government or anybody in respect of the property under sale. The society/association charges, Electricity charges, Water charges and the other encumbrances, if any should be borne and cleared by the purchaser of the property.
- o) The borrower / co-borrowers/ co-obligants named above shall treat this as notice of 15 days as stipulated in Rule 8(6) read with rule 9 of the said Rules.
- p) The tenders offering price below the Reserve Price mentioned above will be rejected.
- q) The Authorized Officer has the absolute right to accept or reject the bid/ all or any tender including the highest tender or adjourns / postpones the sale without assigning any reason. The decision of the Authorized Officer/Bank shall be final.
- r) The Immovable property mentioned above can be sold through private treaty also subject to the provisions under the SARFAESI Act and other prevailing laws.
- s) The successful bidder shall deposit 25% of the bid amount / sale price inclusive of the EMD (Earnest Money Deposit) immediately on acceptance of his tender/ offer by the Bank and the balance 75% within 15 days, failing which the entire deposit made by him shall be forfeited without any notice and the property concerned will be re-sold.
- t) The balance amount of purchase price payable shall be paid by the purchaser to the authorized officer on or before the fifteenth day of confirmation of sale of the immovable property or such extended period as may be agreed upon in writing between the purchaser and the secured Creditor as stipulated under Rule 9(4) of the Security Interest (Enforcement) (Amendment) Rule, 2002 and if not complied with the entire deposit made by him shall be forfeited without any notice and the property concerned will be re-sold.
- u) The intending purchasers can inspect the property between 10.00 AM and 05.00 PM on **9.11.2026** with prior appointment. The intending purchasers who wish to inspect the property and / or to know further details/conditions may contact this office. (Ph: 0471-2322229,2780615 8129789552)
- v) The buyer should satisfy himself/herself/itself as to the title, ownership, statutory approvals, extent etc. of the property, before participation in the auction.

- w) If the sale price is more than Rs.50,00,000/- (Rupees Fifty Lakh Only) then the auction purchaser/successful bidder has to deduct 1.00% of the Sale Price as TDS in the name of owner of the property & remit to Income Tax Department as per Section 194 IA of Income Tax Act and only 99.00% of the Sale Price has to be remitted to the Bank. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.
- x) The intending purchasers/ their authorized representatives shall submit the valid photo identity proof and copy of the PAN Card. In case where the tender is submitted by an incorporated company/ LLP/ Partnership/ Association/ Trust/ Society, the person representing such incorporated company/ LLP/ Partnership/ Association/ Trust/ Society shall submit/produce the copy of resolution/ authorization from incorporated company/ LLP/ Partnership/ Association/ Trust/ Society. In case the bidder does not have the PAN card, he/ she shall submit an affidavit on a Rs.20/- non judicial stamp paper, stating the reasons thereof along with the bid document.

Dated this the 1st day of October 2026

For The Federal Bank Ltd

Associate Vice President
(Authorised Officer under SARFAESI Act)