KERALA GRAMEENA BANK
COVERING LETTER TO SALE NOTICE

REF: KGB//ROKKD/RLWING/SARFAESI/SALE NOTICE/2026-27/49 DATE: 13.10.2026

Mr. Manoj Kumar Naduvilayil,
S/o Kuttappan Nair, Naduvilayil, Kakkoor,
Pavandur (PO), Kozhikode (Dt)-673613

Dear Sir,

SUB : Notice under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002[1].

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As you are aware, I on behalf of Kerala Grameena Bank **Kakkoor** Branch have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13 (4) of the Subject Act in connection with outstanding dues payable by you to our **Kakkoor** Branch of Kerala Grameena Bank.
The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.
Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice containing terms and conditions of the sale.
This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

Authorised Officer,
Kerala Grameena Bank

ENCLOSURE – SALE NOTICE

കേരള ഗ്രാമീണ ബാങ്ക്
KERALA GRAMEENA BANK
Scheduled Bank Owned By Government

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorized Officer of Kerala Grameena Bank on **15.07.2025**, will be sold on "As is where is", "As is what is", basis on **26.11.2026** for recovery of **Rs.30,28,181.92 (as on 13.10.2026 plus further interest and charges from 30.09.2026)** due to the **Kakkur** Branch of Kerala Grameena Bank from **Sri. Manoj Kumar Naduvilayil, S/o Kuttappan Nair** with Regd. address at **Naduvilayil,Kakkoor, Pavandur (PO), Kozhikode (Dt)-673613.**

Sr. No.	Description of the Property	Reserve Price	Earnest Money Deposit
1.	All that part and parcel of property consisting of 4.18 Ares and all other things attached thereto in Sy No. 4/70 of Kakkoor Village Kozhikode Taluk of Kozhikode District Boundaries North : Road East : Thannil Sesham South : Thannil Shesham West : Gangadharan Nair Kaivasam	Rs.1800000/- (Rupees Eighteen Lakhs Only)	Rs.180000/-(Rupees One Lakh Eighty Thousand Only)

The Earnest Money Deposit shall be deposited on or before **24.11.2026 upto 5.00 p.m**

Details of EMD and other documents to be submitted to service provider on or before **24.11.2026** upto 5.00 pm. Date up to which documents can be deposited with Bank is **24.11.2026** upto 5.00 pm.

For further details, contact Sri. Vidyadharan M R, Chief Manager/Authorised Officer, Kerala Grameena Bank,Regional Office, Kozhikode (Mob. No. 9400999090 or Smt. Meera K L , Branch in Charge, (Mob No.: 9400999178), e-mail id:kgb178@kgb.bank.com or the service provider (M/s. C1 India Pvt. Ltd. 301, 1st Floor, Udyog Vihar-II, Gurgaon, Haryana-122015),Contact No.+91 7418281709 Email: support@bankeauctions.com

Date : **13.10.2026**
Place : **Kozhikode**

AUTHORISED OFFICER
KERALA GRAMEENA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 13.10.2026

1.	Name and Address of the Secured Creditor	:	Kerala Grameena Bank,Kakkur Branch , Kakkur(PO), Kozhikode (Dt)-673613
2.	Name of the Mortgagor (s)		**Sri. Manoj Kumar**
3.	Name and Address of the Borrower(s)/Guarantor(s)	:	**Mr. Manoj Kumar Naduvilayil, S/o Kuttappan Nair, Naduvilayil, Kakkoor, Pavandur (PO), Kozhikode (Dt)-673613**
4.	Total Liabilities	:	**Rs.30,28,181.92 in respect of Loan Account No.17815334000221 (MSMTL) (as on 13.10.2026 plus further interest and charges from 30.09.2026)**
5.	a. Mode of Auction b. Details of Auction Service Provider c. Date & Time of Auction	: : :	E-auction M/s. C1 India Pvt. Ltd., 301, 1st Floor, Udyog Vihar-II, Gurgaon, Haryana-122015 **26.11.2026 (12.00 noon to 02.00 pm)** (with unlimited extension of 5 min. duration each till the conclusion of the sale)
6.	Reserve Price	:	**Rs.1800000/-**

7. **Other Terms and conditions :**

a. Auction / bidding shall be only through "Online Electronic Bidding'' through the website https://www.bankeauctions.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b. The property can be inspected, with Prior Appointment with Authorized Officer on the dates mentioned in Sale Notice.

c. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

d. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs.180000/- (Rupees One Lakh Eighty Thousand Only) being 10% of the reserve price, by way of DD favoring Authorised Officer, Kerala Grameena Bank OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Kerala Grameena Bank, **Kakkur** Branch, **IFSC – KLGB0040178, Account Number 401781013050114 on or before 24.11.2026, 04.00 pm**

e. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **24.11.2026** upto 5.00 p.m. to Kerala Grameena Bank, **Kakkur** Branch by hand or by email.

i. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

ii. Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii. Bidders Name, Contact No., Address, E-Mail Id.

iv. Bidder's A/c. details for online refund of EMD.

f. The intending bidders should register their names at portal https://www.bankeauctions.com and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider M/s. C1 India Pvt. Ltd., 301, 1st Floor, Udyog Vihar-II, Gurgaon, Haryana-122015,Contact No. **+91 7418281709 Email: support@bankeauctions.com.**

g. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

h. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/-. The bidder who submits the highest bid (above the Reserve

price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again. This amount shall be deposited by way of Demand draft in favour of Authorized Officer, Kerala Grameena Bank, OR shall be deposited through RTGS / NEFT / Fund Transfer to credit of account of Kerala Grameena Bank, **Kakkur** Branch, A/c. No **401781013050114**, IFSC Code: **KLGB0040178**.
j. For sale proceeds of Rs.50 Lakhs (Rupees Fifty Lakhs Only) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
k. All charges for conveyance, stamp duty / GST registration charges etc., as applicable shall be borne by the successful bidder only.
l. There is no encumbrance in the property to the knowledge of the bank. Successful Bidder is liable to pay all society dues, municipal taxes / panchayat taxes / electricity/ water charges / other charges, duties and taxes whatsoever, including outstanding, if any, in respect of and/or affecting the subject property.
m. Authorized Officer reserves the right to postpone / cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
n. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Kerala Grameena Bank, Kozhikode Regional Office or **Kakkur** Branch who, as a facilitating centre, shall make necessary arrangements.
o. For further details, contact Sri.Vidyadharan M R, Chief Manager/ Authorised Officer, Kerala Grameena Bank, Kozhikode Regional Office (Mob. No. 9400999090) or Smt. Meera K L, Branch in Charge/Officer, (Mob No.: 9400999178), e-mail id: kgb178@kgb.bank.com or the service provider M/s. C1 India Pvt. Ltd. 301, 1st Floor, Udyog Vihar-II, Gurgaon, Haryana-122015),Contact No.+91 7418281709 Email: support@bankeauctions.com.

SPECIAL INSTRUCTION/CAUTION:
Bidding in the last minutes / seconds should be avoided by the bidders in their own interest. Neither Kerala Grameena Bank nor the Service Provider will be responsible for any lapses / failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back–up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully

Even though the following loan account is not linked to the property given in Schedule C, since the loan is due we are demanding repayment of the said loan now. If the sale materialises, the balance amount if any, shall be appropriated after complying with all the formalities in this regard.

Name of the Borrower	Loan Number	Date of Loan	Loan Amount
MANOJ KUMAR NADUVILAYIL	40178131028863	26.10.2022	45000

Place : Kozhikode
Date : 13.10.2026

Authorized Officer
Kerala Grameena Bank