LCRD/Trivandrum Division

TVMLCRD/NPA/AYD/SN/V3569/2026-27 29/10/2026

(REGD A/D)

NOTICE FOR SALE OF MOVABLE ASSET 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 29/04/2026 calling upon the borrower 1) Shri. Shameem K S @ Shameem Kabeer Shaheeda, S/o Meeranpilla Kabeer @ M Kabeer, Proprietor of M/s Kottoor Shameem Trading Company, KP 6/217 Kottoor, Kuttichal, Thiruvananthapuram, Kerala- 695574/Shameem Manzil, Chamathamoodu, Kottoor P O, Mannoorkara, Thiruvananthapuram, Kerala- 695574, 2) Smt. Ramsy S R, W/o Shameem K S, Shameem Manzil, Chamathamoodu, Kottoor PO, Mannoorkara, Thiruvananthapuram, Kerala- 695574, to repay the amount mentioned in the notice being ₹ 13,57,722.00 (Rupees Thirteen lakhs fifty-seven thousand seven hundred and twenty-two only) as on 22/04/2026 due under your EI-CTG Commercial Vehicle Loan with number 19356900000402 together with interest and costs thereon within 60 days from the date of receipt of the said notice.

Whereas the borrower(s) and / or guarantor (s) and / or defaulters having failed to repay the amount within the stipulated time, the authorized officer on behalf of the Federal Bank Ltd has taken possession of the hypothecated /movable asset described herein below in exercise of powers conferred under section 13(4) of the said Act read with Rule 4 of the said Rules, on 09/09/2026 in compliance of the order of the Hon'ble Chief Judicial Magistrate Court, Thiruvananthapuram in MC 987/2026.

The undersigned hereby give notice to the borrower(s) and/or guarantor(s) and / or defaulters and general public that Bank has decided to **sell on 18/11/2026** via e-auction the hypothecated/ movable assets described herein below on "AS IS WHERE IS BASIS" AS IS WHAT IS BASIS" AND "AS IS WHATEVER BASIS" under Rules 6 & 7 of said Rules for realizing total dues of ₹15,03,098.00 (Rupees Fifteen Lakhs three thousand and ninety eight Only) as on the date of sale (i.e. 18/11/2026) till realization and further expenses, costs, and thus the undersigned hereby invites from interested parties the sealed tenders for purchasing the below mentioned hypothecated/ movable asset subject to the terms and conditions mentioned hereunder.

Description of the hypothecated/movable asset

Description of the Movable property/ Secured Asset	Reserve price below which Secured Asset will not be sold
SML ISUZU SAMRATGSXT3335LSD14F6.142RAR BS VI, having Chassis No. MBUZT54AAL0307362, Engine No. SLTHT6MM299720, Diesel, 2024 Model, Golden Brown Colour, bearing Registration No. KL 74 D 6661.	₹ 10,80,000/- (Rupees Ten lakhs Eighty thousand Only) including GST.

Terms and Conditions

a) Auction sale/bidding would be only through "online electronic bidding" process through the website https://www.bankeauctions.com

b) The movable asset 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 movable asset will not be sold is ₹ 10,80,000/- (Rupees Ten lakhs Eighty thousand Only) including applicable GST and earnest money deposit equivalent to 10% of the reserve price is ₹ 1,08,000/- (Rupees one lakhs eight thousand Only) which is refundable if the tender is not accepted.

d) All payments shall be made in the form of RTGS to The Federal Bank Ltd, LCRD Trivandrum Division, Account No. 21462200000013, IFSC: FDRL0002146.

e) The bid along with EMD shall be submitted latest by 17/11/2026. In case where the tender is submitted by an incorporated company/Partnership firm/Trust, the person representing such company Partnership firm/Trust shall produce true copy of resolution/authorization from the Company/Partnership firm/Trust and its KYC documents.

f) Refer E-auction website given above for more details. Any bids and EMD submitted beyond the date and time will not be entertained. The tenders offering below the reserve price will be summarily rejected.

g) The date and time of auction is on 18/11/2026 between 11.00 AM – 1.00 PM (IST) with unlimited extension of 5 minutes each.

h) The auction would commence above the reserve price given above. Bidders shall improve their offers in multiples of ₹10,000/- (Rupees Ten Thousand only). Any increase in the bid amount over and above the Reserve Price should be in the multiples of Rs. 10, 000/-.Conditional offers shall also be treated as invalid.

i) The Authorized Officer has 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.

j) The successful bidder shall deposit 25% of the bid amount / sale price inclusive of the EMD, immediately, i.e., on the same day or not later than next working day, as the case may be, on acceptance of his tender/ offer by the Bank and the balance 75% within 15 days of confirmation of sale or such extended period, failing which the entire deposit made by him shall be forfeited without any notice and the property concerned will be re-sold.

k) On sale of the movable asset the purchaser shall not have any claim of whatsoever nature against the Federal Bank or its Authorized Officer.

l) 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.

m) 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.

n) The Bank or M/s C 1 India Private LTD E -auction service provider shall not have any liability to bidders for any interruption or delay in access to the site irrespective of the cause.

o) The intending purchasers who wish to inspect the movable asset and/or know further details/conditions may contact the Authorized officer of the Federal Bank at tvmlcrd@federalbank.co.in or at (Ph: 0471-2322229, 2780615,)

p) Details of auction sale, terms and conditions, etc are also available in our website, https://www.federalbank.co.in/web/guest/tender-notices.

q) The intending purchasers can inspect the properties between 10.00 AM and 4.00 PM on any of working days with prior appointment to the undersigned.

r) The successful bidder shall bear entire charges/fees payable, vehicle insurance premium, expenses for conveyance such as stamp duty, registration fee, transfer fees, etc. as applicable as per Law

s) No prior encumbrance or charge in respect of the movable asset has come to the notice of the Bank. The Bank will not be held responsible for any charge, lien, encumbrance, tax/(es) or any other dues to the Government or anybody in respect of the movable asset under sale. However, should satisfy himself/ herself / itself by making their own independent inquiries regarding the encumbrance as to the ownership, condition of the movable asset, validity of licenses, availability of statutory approval, fitness of movable asset, claims/rights/dues/affecting the movable asset etc., in respect of the movable asset concerned, prior to submitting their bid. The encumbrances, pending charges, fees/taxes, renewal/availing of vehicle insurance etc., if any, should be cleared/ paid by the purchaser of the movable asset.

t) If any of the dates mentioned above happen to be a holiday/harthal/protest called by any political parties/associations/groups, etc. which adversely affects the functioning of the Bank/ M/s C1 India Private LTD, the very next Bank working day will be considered for that event and related events including the date of auction/sale

u) The movable asset is put for sale subject to the provisions under the above Act / Rules and other prevailing laws.

Dated this the 29th day of September 2026

For The Federal Bank Ltd

Assistant Vice President & Division Head
(Authorised Officer under SARFAESI Act)