बैंक ऑफ़ इंडिया
Bank of India BOI
VIZHINJAM BRANCH
Ground Floor, P V Tower, Mukkola, Vizhinjam P O, 695521
Phone No. 0471-2488055 Email: Vizhinjam.Kerala@bankofindia.co.in

Ref: TZO: ARD: SS:2026-27:171A

Date: 22.09.2026

E- Auction Notice for Sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets 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 property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorized Officer of Bank of India (secured creditor), will be sold on **"As is Where is", "As is What is", and "Whatever there is"** on **09.11.2026**, for recovery of dues as mentioned hereunder to Bank of India from the below mentioned Borrowers. The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

Borrower/s /Guarantor/s , Name & Address	Mrs Resmi S S (Borrower) Shivashailam Mukkuvankuzhi,Thenoorkonam Kottapuram P O,Vizhinjam Thiruvananthapuram -695521 Mr Vinaya Kumar V U(Guarantor) Shivashailam Mukkuvankuzhi,Thenoorkonam Kottapuram P O,Vizhinjam Thiruvananthapuram -695521		
Date of Demand Notice	**05.05.2026**	**Symbolic Possession Date**	**05.08.2026**
Contractual Dues as on 22.09.2026	₹56,43,886.79/- (Rupees Fifty Six Lakh Forty Three Thousand Eight Hundred Eighty Six and Seventy Nine Paisa (Contractual Dues up to 21.09.2026) and further interest there on @ contracted rate from 22.09.2026 compounded with monthly rests		
Property Details	Equitable Mortgage of all the part and parcel of the property having an extent of 1.86 Ares of land and residential building at ReSyNo: 769/17/1 & 769/3/1/1 (Old SyNo 483/1) in Block No: 14 of Vizhinjam Village, Neyyattinkara Taluk, Trivandrum District owned by Mrs Resmi S S Boundaries of the property (as per title deed) are as mentioned below, North : Property Of Vinil and Rajimol South : Corporation Road West : 2 Feet way towards Property Of Vinil and Rajimol East : Property Of Nanu Nadar		

Reserve Price	**Rs.38.00 Lakh** (Rupees Thirty Eight Lakh)
EMD	**Earnest Money Deposit (EMD):** **₹3.80 Lakh** (Rupees Three Lakh Eighty Thousand Only)
Date & Time of E-Auction	**09.11.2026** **11.00 A.M to 5.00 P.M with three extensions of 10 minutes duration each.**

To the best knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property & to inspect & satisfy them. The auction will be online E-Auction sale/bidding and shall be done only through "online electronic bidding" process through the website **https://baanknet.com/**

For detailed terms and conditions of the sale, please refer to the link provided in: **https://baanknet.com/**

For any queries / information regarding the property / inspection of the property,
Please Contact
The Branch Manager
Bank of India, Vizhinjam Branch
Phone: 0471 2383939
(Email:Vizhinjam.Thiruvananthapuram@bankofindia.co.in)

Date :22.09.2026

Chief Manager & Authorized Officer
Bank Of India