TVMLCRD/NPA-2547/TVMA/ / 2025-26 03-11-2026

(SPEED POST / (Regd A/D)

NOTICE FOR SALE 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 **11.04.2022** calling upon the borrowers **(1) M/s Technomark Engineers India Pvt Ltd**. a company registered under the Companies Act, 1956, having its registered office at Technomark House, T C 9/2595 (1), Elankam Gardens, Vellayambalam, TVM – 695010, **(2) Mr. Raman Sukumaran Nair**, carrying on business in the name and style of Technomark Sales Corporation, T C 9/2595, Elankam Gardens, Vellayambalam, TVM – 695010// Sutharya, TC 9/2654, Elankam Gardens, Vellayambalam, TVM – 695010, **(3) Mr. Sudeep Sukumaran Nair**, Sutharya,TC9/2654, Elankam Gardens, Vellayambalam,TVM – 695010, **(4) Mr. Sujeeth Sukumaran Nair**, Sutharya,TC9/2654, Elankam Gardens, Vellayambalam, TVM– 695010 and **(5) Mrs. Suma Sukumaran Nair**, Sutharya, TC9/2654, Elankam Gardens, Vellayambalam, TVM– 695010 to repay the amount mentioned in the notice being to repay the amount mentioned in the notice being **(a)** ₹ 10,34,98,777.28 as on 31.03.2022 in Term Loan no. 10216900074204 (From 1st to 5th of you), **(b)** ₹ 5,13,37,629.65 as on 07.04.2022 in OD no. 10215500092673 (From 1st to 5th of you), **(c)** ₹ 74,71,950.64 as on 31.03.2022 in Term Loan no. 10216900074212 (From 2nd to 5th of you), **(d)** ₹ 36,78,992.00 as on 31.03.2022 in Cash Credit no. 10215500092681 (From 2nd to 5th of you), **(e)** ₹ 78,69,577.00 as on 30.03.2022 in Term Loan no. 10216900074345 (From 2nd to 5th of you) and **(f)** ₹ 14,20,174.72 as on 05.04.2022 in FHS no. 10217300023544. (From 2nd and 5th 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 15.06.2022 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.

The undersigned hereby give notice to the borrowers and general public that the Bank has decided to sell on **25/11/2026** "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. ₹ 28,,00,99,700.70 (Rupees Twenty-Eight Crore Ninety Nine Thousand Seven Hundred paise Seventy only)** (as per claimed in OA 277/2024 filed before Hon'ble DRT Ernakulam) is due from you as on date of sale (i.e., **25/11/2026)** 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 5 mentioned above as on date of sale notice are as follows: -

Sl No	Loan account no.	Loan type	Amount due as on date of sale
1.	10216900074204	(Term Loan)	**₹ 16,75,30,104.82**
2.	10215500092673	(Overdraft)	**₹ 7,04,52,148.03**
3.	10216900074212	(Term Loan)	**₹ 1,59,07,064.70**
4.	10215500092681	(Cash Credit)	**₹ 76,12,920.32**
5.	10216900074345	(Term Loan)	**₹ 1,85,97,462.83**
Total Amount Due as on date of sale (25.11.2026)			**₹ 28,00,99,700.70**

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 landed property measuring 4.04 Ares as per revenue records together with existing and/or along with all other improvements thereon comprised in ReSy No 16(Sy No 480/3-2) in block No 58 of Sasthamangalam Village, Thiruvananthapuram Taluk, Thiruvananthapuram District, Kerala State within the registration Sub District of Sasthamangalam, bounded on (boundaries as per title deed) **East by** Property, **West by** Property of Krishna Pillai, **North by** Road and **South by** Property and bounded(boundaries as per location certificate) East by Property of Nirmala, West by Property of Purushothaman, North by Road and South by Property of Beebi.	**₹ 2,16,00,000.00 (Rupees Two Crore Sixteen Lakh 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 **₹ 2,16,00,000.00** (**Rupees Two Crore Sixteen Lakhs Only**) and Earnest Money Deposit (EMD) equivalent to 10% of the reserve price is **₹ 21,60,000/- (Rupees Twenty-One Lakh Sixty Thousand only),** which is refundable if the tender is not accepted. The tenders offering price below the Reserve Price mentioned above will be rejected.

d) The EMD shall be remitted through NEFT/RTGS to The Federal Bank Ltd to Account No. **21462200000013, IFSC: FDRL0002146 on or before 24-11-2026.**

e) The intending purchasers shall submit their tender, quoting the price offered by them through the e auction portal on or before **24-11-2026.**

f) The date and time of auction is on **25-11-2026** between 11.00 AM – 12.00 PM (IST) with unlimited extension of 5 minutes each.

g) The auction would commence at the reserve price mentioned above. Bidders shall improve their offers in multiples of **Rs 1,00,000/- (Rupees One Lakh only)**. Any increase in the bid amount over and above the reserve price should be in the multiples of Rs 1,00,000/- (Rupees One Lakh only).

h) 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.

i) 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.

j) 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.

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. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property put on auction and claims/rights/dues/affecting the property prior to submitting their bid. 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 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.

p) 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 i.e. on the same day OR not later than next working day, as the case may be and the balance 75% within 15 days or such further time as permitted by the authorized officer in accordance with Law, failing which the entire deposit made by him shall be forfeited without any notice and the property concerned will be re-sold.

q) The intending purchasers can inspect the property between 10.00 AM and 05.00 PM on any working day up to 24-11-2026 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)

r) The buyer should satisfy himself/herself/itself as to the title, ownership, statutory approvals, extent etc. of the property, before participation in the auction.

s) 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.

t) If any of the dates mentioned above happen to be a holiday/harthal/protest called by any political parties/associations/groups, which adversely affects the functioning of the Bank/ M/s C 1 India Private LTD E -auction, the very next Bank working day will be considered for that event and related events including the date of auction/sale.

Dated this the 3rd day of November 2026

For The Federal Bank Ltd

Assistant Vice President
(Authorised Officer under SARFAESI Act)