ANNEXURE C

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

KOZHIKODE BRANCH (LIC BUILDING S M STREET)

NOTICE OF INTENDED SALE

Notice of sale under Rule 6(2) & 8(6) / 9(1) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

Date: 11.11.2026

01.	**Jinesh V M (Borrower/Mortgagor)** **S/o Markose V.K.** **Vettuchirayil house, St George High School,** **PO Velamcode, Kodencheri, Kozhikode – 673580**
02.	**Mrs. Jijimol Jinesh (Borrower/Mortgagor)** **W/o Jinesh V.M.** **Vettuchirayil House, Kodencheri,** **Thamarassery Via, PO Velamcode, Engapuzha** **Kozhikode – 673580**

Sub: Home Loan Account – **JINESH V M AND JIJIMOL JINESH (7186932178** - HL-FO21-CBL 701-750-REPO) with Indian Bank, Kozhikode Branch – Reg.

Mr JINESH V M AND JIJIMOL JINESH have availed Housing Loan facility from Indian Bank, Kozhikode Branch the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr. JINESH V M AND JIJIMOL JINESH** failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 13.07.2026 (PUBLISHED ON 31.07.2026), under Sec. 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorized Officer calling upon Borrower(s), Guarantor(s) and Mortgagor(s) of **JINESH V M AND JIJIMOL JINESH** liable to the Bank to pay the amount due to the tune of **Rs. 22,66,534/- (Rupees Twenty-two lakhs sixty-six thousand five hundred thirty-four only)** as on 10.07.2026 with further interest, costs, other charges and expenses thereon from 10.07.2026. Both failed to make payment despite Demand Notice dated 13.07.2026.

As Mr. **JINESH V M AND JIJIMOL JINESH** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 01.10.2026 after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to effect sale of the assets taken possession of and realize the proceeds towards outstanding balance. In accordance with the same, the undersigned / Authorized Officer intends selling the schedule mentioned securities in the following mode.

THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

For INDIAN BANK

AUTHORISED OFFICER

ANNEXURE C

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

As per Rule 6 (2) and 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 30 days' notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on 10.11.2026 is **Rs. 24,31,224/- (Rupees Twenty-four lakhs thirty-one thousand two hundred twenty-four only)** with further interest, costs, other charges and expenses thereon from 11.11.2026.

Please take note that this is notice of 30 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 30 days.

The date of sale is fixed as 23.12.2026 which would be by e-auction mode.

Inspection of the scheduled properties and related documents/up to date EC etc. by the intending purchasers / bidders may be done at their expense from **20.11.2026 to 22.12.2026** between **10.00 AM to 4.00 PM.**

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule.

The Tender/bid Form with the Terms and conditions can be had on-line from the website **https://www.baanknet.com** (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website

The intending Bidders/ Purchasers are requested to register with online portal (**https://baanknet.com** (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **23.12.2026** i.e. the e-Auction date and before the e-auction end time in the portal. The registration and eKYC must be completed well in advance, before auction.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (**https://www.baanknet.com)** (PSB Alliance Pvt. Ltd.) for depositing in bidders EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.

The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefor.

The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale in the form of Banker's Cheque/ Demand Draft /Account

For INDIAN BANK

AUTHORISED OFFICER

ANNEXURE C

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under.

Nodal Bank Account No	Account Name	Branch Name	IFSC
6672924093	**" IB ZONAL OFFICE ADMINISTRATIVE PURPOSE "**	**Indian Bank, KOZHIKODE BRANCH**	**IDIB000K128**

In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction / sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

The sale is subject to confirmation by the Secured Creditor.

The sale is made on "As is where is and as is what is" **basis and no representations and warranties are given by the Bank relating to encumbrance, Statutory liabilities etc.**

If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Details/ Description of Mortgaged Assets	**Reserve Price**	**EMD**	**Date, Time for e-auction and Property ID No.**	**Prior Encumbrance**
All that part and parcel of property consisting of 4.4112 Ares of land and residential building thereupon comprised in Sy No.49/245 of Kodancherry Village, Thamarassery Taluk, Kozhikode District. -673580 belongs to Mr.Jinesh V M and Mrs. Jijimol Jinesh. **Boundaries as per Document** East: Property belonging to Vamattathil Saji varkey South: Property belonging to Jithin Varghese West: Property belonging to Koppurath Chithra Mathai North: 10 feet wide Private road	Rs 18,50,000/- (eighteen lakhs fifty thousand only) Bid increment amount Rs. 50,000/-	Rs 1,85,000/- (One lakh eighty five thousand only)	23.12.2026 **Time** Between 11.00 AM to 05:00 PM **Property ID** IDIB30449 756973	NIL

Bidders are advised to visit the website (**https://baanknet.com**) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd

For INDIAN BANK

AUTHORISED OFFICER

ANNEXURE C

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Helpdesk No. 8291220220, email ID: **support.BAANKNET@psballiance.com** and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd. and EMD status, please contact **support.BAANKNET@psballiance.com** .

For property details and photograph of the property and auction terms and conditions please visit: **https://baanknet.com** and for clarifications related to this portal, please contact Helpdesk No.8291220220

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with **https://baanknet.com**

For INDIAN BANK
AUTHORISED OFFICER

Place: **KOZHIKODE**
Date: 11.11.2026

AUTHORISED OFFICER