Kotak Mahindra Bank Ltd., **Registered Office:** 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051	Branch Office: SAS Plaza, Veekshanam Road, Ernaklaulam, Kerala 682035. Corporate Identity Number - L65110MH1985PLC038137, www.kotak.com

E- AUCTION CUM SALE NOTICE 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 proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable property(ies) mortgaged / charged to Kotak Mahindra Bank Limited ("Secured Creditor"), the Physical Possession of which has been taken by the Authorized Officer of the Secured Creditor on the respective dates as mentioned in the table below, will be sold through E-Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on **10-12-2026**, for recovery of amount as mentioned below together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower/s ,Mortgagor/s & Guarantor/s namely M/s Kerala Fashion Jewellery , and Mortgagor/s / Guarantor/s namely Mr. O. K. Roy, Mr. O. K. Joju, Mr. O. K. Biju - Mrs. Sheeeja Roy, Mrs. Sinderela Joju, Mrs. Mini Biju , Late Mrs. Kochu thresia through her Legal heirs Mr. O. K. Roy, Mr. O. K. Joju, Mr. O. K. Biju and Mrs. Rose Mol Johnson.

The details/description of Immovable Properties put up for auction, the Reserve Price, the Earnest Money Deposit, Outstanding dues, details of 13 (2) notice, the date of physical possession and the Auction Schedule are mentioned below:

Lot	**Name of the Mortgagor/s**	**Details Of Immovable Property put for E – Auction**	**Date of Physical Possession**	**Last date for submission of online bid**	**Date & Time of E-Auction**	**Reserve Price (Rs.)**	**Earnest Money Deposit (EMD) (Rs.)**	**Present Outstanding dues and date of 13 (2) notice**
Lot 1	Mr. O. K. Roy, Mr. O. K. Joju Mr. O. K. Biju	All that part and parcel of land measuring in Re. Sy No 1/39 (old sy No 396/3) measuring 2.83 Ares (6.99 Cents) District -Thrissur , Sub district – Kuttanelloor Taluk- Thrissur Kara – Ancheri Limit- Thrissur Corporation within the following Boundaries (as per Location certificate) East : Property of Paulose South : Road	22-01-2025	09-12-2026 upto 04:00 p.m.	10-12-2026 between 01:00 p.m. to 02:00 p.m.	Rs. 1,10,00,000 .00 (Rupees One Crore Ten Lakhs Only)	Rs. 11,00,000 .00 (Rupees Eleven Lakhs Only)	**Rs. 92,45,68,470. 53 (Rupees Ninety-two crore forty-five lakh sixty-eight thousand four hundred seventy and Paise Fifty Three only as on 01-11-2026** 13(2) Notice date : 26-08-2016

		West : Property of Paul Emmatty North : Funeral ground Together with all Buildings and superstructures thereon both present and future						
Lot 2	Mr.O K Biju	All that part and parcel of land measuring 5.35 ares situated in Re Sy No 1/7 (old Survey No 396/18, 396/19, 396/23 District -Thrissur , Sub district – Kuttanelloor Taluk- Thrissur Kara – Ancheri Limit- Thrissur Corporation within the following Boundaries : (As per location certificate) East : Property of Mohan South : Road West : Property Of Rappai North :Property of Mary ,Dharmos etc,	22-01-2025	09-12-2026 upto 04:00 p.m.	10-12-2026 between 01:00 p.m. to 02:00 p.m.	Rs. 1,49,00,000 .00 (Rupees One Crore Forty Nine Lakhs Fifty Thousand Only)	Rs. 14,90,000 .00 (Rupees Fourteen Lakhs Ninety Five Thousand Only)	**Rs. 92,45,68,470. 53 (Rupees Ninety-two crore forty-five lakh sixty-eight thousand four hundred seventy and Paise Fifty Three only as on 01-11-2026** 13(2) Notice date : 26-08-2016
Lot 3	Mr. O K Biju	All that part and parcel of land in Re-Sy No 391/2 measuring 2.25 Ares and an extent of 0.14 Ares in Re- Sy 391/3 District : Thrissur Sub District :Thrissur Taluk : Thrissur	22-01-2025	09-12-2026 upto 04:00 p.m.	10-12-2026 between 01:00 p.m. to 02:00 p.m.	Rs. 49,00,000.0 0 (Rupees Forty Nine Lakhs Forty Thousand Only)	Rs.4,90,0 00.00 (Rupees Four Lakhs Ninety Thousand Only)	**Rs. 92,45,68,470. 53 (Rupees Ninety-two crore forty-five lakh sixty-eight thousand four hundred seventy and**

		Village : Pottor Limit : Kolazhi Panchayath within the following Boundaries : East : Land possessed by Thoma West : land Possessed by Lijo North : land Possessed by Konikkara Thomas South : Private way and land together with all Buildings and superstructures thereon both present and future.						**Paise Fifty Three only as on 01-11-2026** 13(2) Notice date : 26-08-2016
Lot 4	Mr.O.K .Roy, Mr. O.K. Joju Mr. O.K.Bij u	All that part and parcel of Land measuring 34.20 Ares in Re Survey No 513/6 District : Thrissur Sub District : Cherpu Taluk : Thrissur Village : Avinisserry Kara :Avinisserry Limit : Avinisserry Panchayath within the following Boundaries : East : Property of Jaison and Road South : Property of Kumaran West : Road North : Thodu	22-01-2025	09-12-2026 upto 04:00 p.m.	10-12-2026 between 01:00 p.m. to 02:00 p.m.	Rs. 2,24,00,000 .00 (Rupees Two Crores Twenty Four Lakhs Only)	Rs. 22,40,000 .00 (Rupees Twenty Two Lakhs Forty Thousand Only)	**Rs. 92,45,68,470. 53 (Rupees Ninety-two crore forty-five lakh sixty-eight thousand four hundred seventy and Paise Fifty Three only as on 01-11-2026** 13(2) Notice date : 26-08-2016

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The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the properties on 01-12-2026 between 11:00 am to 03:00 pm through his authorized representative/agent.

Important Terms and Conditions:

1) The E - Auction shall be conducted only through "On Line Electronic Bidding" through website https://www.bankeauctions.com/ on **10-12-2026** from 01.00 p.m. to 02.00 p.m. with unlimited extensions of 5 minutes duration each.
2) For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd through Mr.Dharani Krishna – Mobile +91-9948182222; email id – andhra@c1india.com
3) The intending bidders may visit the Bank's official website - https://www.kotak.com/en/bank-auctions.html for auction details and for the terms and conditions of sale.
4) For detailed terms and conditions of auction sale, the bidders are advised to go through the portal https://www.bankeauctions.com/ and the said terms and conditions shall be binding on the bidders who participate in the bidding process.
5) It is requested that the interested Bidder/s are required to generate the login ID and password from the portal https://www.bankeauctions.com/ before uploading the bid and other documents.
6) The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal https://www.bankeauctions.com/ on or before 09-12-2026 upto 04.00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to by.arjundev@kotak.com and/or laiju.chacko@kotak.com. The Bidder shall write the subject of the email **"For purchase of Property in the matter of "M/s Kerala Fashion Jewellery Lot1/Lot2", respectively.**
7) Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd on above mentioned contact numbers.
8) Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/FUND TRANSFER to the credit of **Account Name – Kotak Mahindra Bank Ltd, Account No. 06410125272001, Kotak Mahindra Bank Ltd., Nariman Point Branch, Mumbai, IFSC Code: KKBK0000958**, on or before **09-12-2026** upto 04:00 p.m. The NEFT/RTGS/FUND TRANSFER shall only be done from the account/s of the intending bidder/s only. In case of a delay in depositing the EMD and / or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the scheduled cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest.
9) The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 1,00,000.00 (Rupees One Lakh Only).
10) In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes.
11) The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance /confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002.

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12) The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect.
13) If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property.
14) On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims.
15) The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained.
16) The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest.
17) The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E – Auction Sale without assigning any reason. In the event of postponement/cancellation of the E – Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty.
18) In an event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorized Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property.
19) In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court /Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him /her or any interest on the amount so deposited towards the sale of the property. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard.
20) If any bidder intends to bid for more than 1 property under auction, then the bidders has to submit separate bids for each of the properties by following the process as mentioned above.
21) The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation.
22) Any encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of property Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
23) All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.

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24) All outgoings charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely.
25) All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future.
26) As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,000.00 (Rupees Fifty Lakhs only) and above. The Successful bidder/purchaser deduct and deposit 1% TDS, For the Lot 1 & Lot 4 Properties standing in the names of Mr. O. K. Roy, O.K. Joju & O.K. Biju (1/3rd in the name Mr. O.K. Roy having PAN - ADXXXXXX7M, 1/3rd in the name of Mr. O.K. Joju having PAN - ADXXXXXX6M & 1/3rd in the name of Mr. O. K. Biju having PAN - AFXXXXXX7E), for Lot 2 & Lot 3 properties standing in the name of Mr. O K Biju having PAN - AFXXXXXX7E, and deposit the same with Income Tax Department. Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favor of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS.
27) Sale will strictly be on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS"** and **"NO RECOURSE BASIS"** on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. Please note that the Bank/Authorized Officer/Secured Creditor does not in any way guarantee or make any representation with regard to the fitness/title of the property/ies/assets under auction. Sale/auction will be strictly on no recourse basis.
28) If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the Borrower/s/Guarantor/s/Mortgagor/s, at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel / adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
29) The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions.
30) The bidders should ensure proper internet connectivity; power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings.
31) Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the property/ies put for sale.
32) The present notice is also uploaded on the Bank's official website i.e. www.kotak.com and interested parties can visit the same also.

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33) For inspection of the properties or for any further details kindly contact Mr. Laiju Chacko (Mobile No. +91-90371 79712) and/or Authorized Officer Mr. B Y Arjun Dev (Mobile No. +91-98809 63608) or Mr. Pranay Bharucha (Mobile no. +91-70459 28097).
Place: Thrissur, Kerala sd/- Authorized Officer For Kotak Mahindra Bank Ltd