Notice of sale for Sale of Immovable Property

Mr. Biju C S (Borrower) – Joy Bhavan, Karinkadu, Anad, Nedumangad, Thiruvananthapuram - 695541
Mrs. Sarala S (Co – Borrower & Legal heir of Mr Biju C S)) - Joy Bhavan, Karinkadu, Anad, Nedumangad, Thiruvananthapuram – 695541.
Mrs Shanthakumari S – (Legal heir of Mr Biju C S) - Joy Bhavan, Karinkadu, Anad, Nedumangad, Thiruvananthapuram – 695541.
Master Ayush B Charles (Legal heir of Mr Biju C S - represented by Mother – Mrs Sarala S) - Joy Bhavan, Karinkadu, Anad, Nedumangad, Thiruvananthapuram – 695541.

Your following Loan accounts in the name of Mr. Biju C S & Mrs. Sarala S with our Nedumangad branch.

HL A/c No. 3948875838 with sanctioned limit Rs.4,00,000/-

HL A/c No. 4049398482 with sanctioned limit Rs.6,00,000/-

Sub: Thirty days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Sir

In continuation of our demand notice dated 22.07.2026 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 14.10.2026 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold **on 25.11.2026** *by* way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.

कृते सेन्ट्रल बैंक ऑफ इंडिया
For Central Bank of India

प्राधिकृत अधिकारी
Authorised Officer

Date:- 22.10.2026

Enclosed:-The Sale notice (will be published in website, Newspapers).

प्राधिकृत अधिकारी AUTHORISED OFFICER
वित्तीय संपत्तियों का प्रतिभूतीकरण और पुनर्निर्माण और सुरक्षा हित प्रवर्तन अधिनियम, २००२
SECURITASAION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002
सेन्ट्रल बैंक ऑफ इंडिया CENTRAL BANK OF INDIA

APPENDIX- IV A

[See proviso to rule 8(6)]

Sale notice for Sale of immovable properties

Mr. Biju C S (Borrower) – Joy Bhavan, Karinkadu, Anad, Nedumangad, Thiruvananthapuram - 695541
Mrs. Sarala S (Co – Borrower & Legal heir of Mr Biju C S)) - Joy Bhavan, Karinkadu, Anad, Nedumangad, Thiruvananthapuram – 695541.
Mrs Shanthakumari S – (Legal heir of Mr Biju C S) - Joy Bhavan, Karinkadu, Anad, Nedumangad, Thiruvananthapuram – 695541.
Master Ayush B Charles (Legal heir of Mr Biju C S - represented by Mother – Mrs Sarala S) - Joy Bhavan, Karinkadu, Anad, Nedumangad, Thiruvananthapuram – 695541.

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) 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 CENTRAL BANK OF INDIA, the actual possession of which has been taken by the Authorized Officer of CENTRAL BANK OF INDIA (Secured Creditor), will be sold on "As is Where is ", "As is What is ", and "Whatever there is " on **25.11.2026** , for recovery **Rs. 11,23,236/- (Rupees Eleven Lakh Twenty three Thousand Two Hundred and Thirty six Only)** due to the CENTRAL BANK OF INDIA (Secured Creditor) as on 22.07.2026 and further interest and cost thereon from 22.07.2026.

DESCRIPTION OF IMMOVABLE PROPERTIES

BRANCH	DESCRIPTION OF THE PROPERTIES	CONTRACTUAL DUES AS ON DATE OF SALE NOTICE	RESERVE PRICE (in Lakh) EMD (in Lakh) BID INCREASE AMT(in Lakh)	TIME OF SALE
Nedumangad	2.02 Ares of Land and Residential building with all the improvements thereon, comprised in Re.Sy.No.44/7-1, Anad Village, Thiruvananthapuram Taluk, Thiruvananthapuram District.	**Rs. 11,23,236/- (Rupees Eleven Lakh Twenty three Thousand Two Hundred and Thirty six Only)**	**Rs.14.89 Lakh** **Rs 1.50 Lakh** **Rs.5,000/-**	**10:00 AM – 04:00 PM**

प्राधिकृत अधिकारी AUTHORISED OFFICER
वित्तीय संपत्तियों का प्रतिभूतिकरण और पुनर्निर्माण और सुरक्षा हित प्रवर्तन अधिनियम, २००२
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2) Property Inspection Date & Timing: 23.11.2026 between 10.00 am to 4.00 pm.

2) Interested bidders may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BAANKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.

3) Date & Time of e-auction: 25.11.2026 from 10:00 AM to 4:00 PM (with auto extension clause in case of bid in last Ten minutes before closing), The auction will be conducted through the Bank's approved service provider "" For further details, terms and conditions, the interested bidders can visit our Bank's website at https://www.centralbankofindia.co.in & and submit bid for participation in the E-auction Portal .

For detailed terms and conditions of the sale, please refer to the link provided in https://baanknet.com/eauction-psb/x-login/, in secured Creditor's website.

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to on their Central Helpdesk Number 8291220220 or Contact: Central bank of India, Nedumangad branch, Branch Manager: 8943334036 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

---------- Statutory 30 days subsequent sale notice under Rule 8(6) of SARFAESI Act 2002 ----------

कृते सेन्ट्रल बैंक ऑफ इंडिया
For Central Bank of India

प्राधिकृत अधिकारी
Authorised Officer

Date:- 22.10.2026

प्राधिकृत अधिकारी AUTHORISED OFFICER
वित्तीय संपत्तियों का प्रतिभूतिकरण और पुनर्निर्माण और सुरक्षा हित प्रवर्तन अधिनियम, २००२
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Terms and condition for E-Auction:

- The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" and "WHATEVER THERE IS" BASIS.
- The E-Auction will take place through portal on 25.11.2026 from 10:00 AM to 04:00 PM with auto extension of 10 minutes, Date & Time of Inspection: 23.11.2026 from 10.00 AM to 4.00 PM.
- Interested bidders may deposit pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of pre bid EMD shall be given to the bidder only after receipt of payment in BANNKNET's bank account and update of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
- For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. https://www.centralbankofindia.co.in, b. website address of our E-Auction Service Provider .Bidders may visit or where "Guidelines" for bidders are available with educational videos. Bidders shall complete the formalities including registration in the said website before the last date of payment of EMD.
- The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from BAANKNET portal (https://www. baanknet.com).The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www. Baanknet.com on their Central Helpdesk Number 8291220220, and for registration queries email to .
- Bidders may give offers either for one or for all the properties. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (www.baanknet.com) in bidders Global 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, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 05 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, on the same day or not later than next working day after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

प्राधिकृत अधिकारी / AUTHORISED OFFICER
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- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- **The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.**
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The property is being sold on *"As is where is", "As is what is" and "Whatever there is" basis* and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above(if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of BAANKNET and www.centralbankofindia.co.in before submitting their bids and taking part in the e-Auction.
- Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- **The sale is subject to confirmation by the Bank.**
- The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours.
- For the further details Contact: Central bank of India, Nedumangad branch, Branch Manager: 8943334036 & Chief Manager Recovery Regional Office Trivandrum: 8943330259.

कृते सेन्ट्रल बैंक ऑफ इंडिया
For Central Bank of India

प्राधिकृत अधिकारी
Authorised Officer

Date : 22.10.2026

