यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम
Union Bank of India
A Government of India Undertaking

NJARAKAL BRANCH
Lakshmi Vihar (Kaippili), Najarkal, Nayarambalam Post,Kochi, Kerala-682509
Ph No. (0484) 2499006 Email: ubin0824518@unionbankofindia.bank.in

Ref:ROEKM/CRLD/2026-27/174

By Regd Post & Courier

To

THE BORROWER/S

1(a) SAJEEVAN C H
CHAKKANATTUPARAMBIL HOUSE
MURIKUMPADAM COOPERATIVE BANK
PUTHUVYPE
ERNAKULAM
KERALAM
PIN 682508

1(b) PREETHI
CHAKKANATTU PARAMBIL
MURIKKUMPADAM COOPERATIVE BANK
ERNAKULAM
KERALAM
PIN 682508

1(c)JEEMON C S
CHAKKANATTUPARAMBIL HOUSE
MURIKKUMPADAM
AZHEEKAL PO
PIN 682510

Dear Sir/Madam,

Sub: Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

1. Union Bank of India, Njarakal, Lakshmi Vihar (Kaippili), Najarkal, Nayarambalam Post,Kochi, Kerala-682509 the secured creditor, caused a demand notice dated 16.02.2026 under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken constructive possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 05.06.2026.

2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on 10.12.2026

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[Appendix - IV-A]

[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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, the constructive possession of which has been taken by the Authorised Officer of Secured Creditor-Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on 10.12.2026, for recovery of Rs 26,49,113.11(Rupees Twenty six lakhs forty nine thousand one hundred thirteen and Paise eleven only) as on 28.09.2026 due to Secured Creditor, Union Bank of India from Mr Sajeevan C H,Preethi and Jeemon C S all residing at Chakkanattuparambil House,Murikupadam, Cooperative Bank,Puthuvype Ernakulam,Keralam,India Pin-682508. The reserve price will be Rs 33,50,000/-(Thirty Three Lakhs Fifty Thousand Only) and the earnest money deposit will be Rs 3,35,000/- (Rupees Three lakhs thirty five thousand only).

Description of Immovable Property

03.10 Ares (7.660 Cents) made up of 2.50Ares in Re Sy no 406/9 and 0.60Ares in Re Sy No 406/21 with existing double storied house in Block No 8 of Njarackal Village Kochi Taluk, Ernakulam Dist in the Name of Mr. Sajeevan C H more fully described and covered under sale deed no 722/2019 dtd 09.04.2019 of Njarakkal SRO.

Boundaries as per Title deed no 722/19
East : Properties belongs to Kachipilli Abraham
North : Property belongs to Valooran Threassiamma and Property belongs to Kachipally Abraham
West : Property belongs to panckal Babu,Bose and Path waty wide 1.8 Meters
South : Property Belongs to Kachipilli Papachan

List of Encumbrances:

a)

b)

For detailed terms and conditions of the sale, please refer to the link provided in https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx . The same is also enclosed herewith.

कृते यूनियन बैंक ऑफ इंडिया
For UNION BANK OF INDIA

प्राधिकृत अधिकारी & मुख्य प्रबंधक, यू.बी.का., एर्णाकुलम
Authorised Officer & Chief Manager, U.B.I., Ernakulam

Place : Ernakulam
Date : 18.11.2026

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

Encl: Terms of sale

यूनियन बैंक ऑफ इंडिया यू.बी.का. एर्णाकुलम R.O. ERNAKULAM UNION BANK OF INDIA

	further interest and costs from 29.09.2026till realization.
9.1 Reserve price for the properties below which the immovable property may not be sold:	Rs 33,50,000/-(Thirty Three Lakhs Fifty Thousand Only)
9.2 EMD Payable	be Rs 3,35,000/- (Rupees Three lakhs thirty five thousand only).

10. 1. Registration

The Online E-Auction will be held through web portal/website https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers required to register through https://baanknet.com (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website

10. 2. KYC Verification

While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance.

10. 3. EMD Payment

On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders / purchasers will not be allowed to bid the property.

10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in https://ibapi.in). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction.

10. 5. Help Desk

- For queries email ID support.BAANKNET@psballiance.com.
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of https://baanknet.com
- For auction related queries e-mail ubin0824518@unionbankofindia.bank.

10.6 Steps Involved

- Register on https://baanknet.com using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

Bidders are advised to go through the website: https://baanknet.com and https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the e-Bidding Process.

20. The Authorised Officer will deliver the property on the basis of symbolic/physical possession taken on as is where is basis to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.
21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.
22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorised Officer in favour of successful bidder. The unsuccessful bidder is required to place request for refund with https://baanknet.com The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.
24. In case any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Bank shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank
25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.
26. The above movable/immovable secured assets will be sold in **"As is where is", "As is What is" and "whatever there is"** condition.
27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues and other dues if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the claims / rights/ dues affecting 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 to sell the property. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.

Place : **ERNAKULAM**
Date : 18.11.2026

FOR UNION BANK OF INDIA

AUTHORISED OFFICER
FOR UNION BANK OF INDIA