बैंक ऑफ़ बड़ौदा Bank of Baroda

119 FOUNDATION YEAR LEADING WITH TRUST

## NOTICE OF SALE OF IMMOVABLE PROPERTY TO BORROWER UNDER RULES 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

To,

| Borrowers/Guarantors | | |
|---|---|---|
| Mr.Kozhiyangattil Manikandan S/o Sreedharan Kozhiyangattil, Kattukulam South PO Sreekrishnapuram-II Palakkad, Ottappalam, Kerala-679514 | Also available at: ETECHS Equipment & Technical Service Co. PO Box 92505 Riyadh-11663, Soudi Arabia +966563037780 | Mrs.Soumya T W/o Manikandan K Kozhiyangattil, Kattukulam South PO Sreekrishnapuram-II Palakkad, Ottappalam, Kerala-679514 |

Dear Sir/Madam,

**Re: Sale of secured assets being immovable property.**

Please refer to the possession notice of the immovable property dated **02-06-2025** by the Authorised Officer of the Bank for the purpose of realization of secured assets in exercise of the powers conferred on the secured creditors under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules there under. Till date, you have not made payment to the Bank towards the discharge of your liabilities in full and hence we propose to sell the aforesaid immovable property on **17-12-2026.**

We hereby give you notice of **Fifteen days** that the aforesaid immovable property shall be sold by the undersigned at **2.00 – 6.00 PM on 17-12-2026** by e-auction through "Baanknet.com" Portal.

A copy of the notice inviting offers for sale containing particulars of the immovable property, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time and place of sale, is enclosed for your information. **The said notice will also publish in The New Indian Express and Kerala Kaumudi Newspapers on 27.11.2026.**

**Yours faithfully,**

कृते बैंक ऑफ़ बड़ौदा
For BANK OF BARODA
शुक्लेश्वर बसुमतरी / Sukleswar Basumatary
मुख्य प्रबंधक / Chief Manager

**(Sukleshwar Basumatary)**
**Chief Manager & Authorized Officer**

**Place: Ernakulam**
**Date: 26-11-2026**

*Encl.: 1. Sale Notice dated 26-11-2026*
*2. Terms and Conditions dated 26-11-2026*

## 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 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, & will be sold on **"As is where is"**, **"As is what is"**, and **"Whatever there is"** basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below:

| | |
|---|---|
| Name & Address of the Borrower/s/Guarantor/s | **Mr.Kozhiyangattil Manikandan**<br>**S/o Sreedharan**<br>**Kozhiyangattil,**<br>**Kattukulam South PO**<br>**Sreekrishnapuram-II**<br>**Palakkad,**<br>**Ottappalam,**<br>**Kerala-679514**<br><br>**Also available at:**<br>**ETECHS Equipment & Technical Service Co.**<br>**PO Box 92505**<br>**Riyadh-11663,**<br>**Soudi Arabia**<br>**+966563037780**<br><br>**Mrs.Soumya T**<br>**W/o Manikandan K**<br>**Kozhiyangattil,**<br>**Kattukulam South PO**<br>**Sreekrishnapuram-II**<br>**Palakkad,**<br>**Ottappalam,**<br>**Kerala-679514** |
| Short description of the immovable property with known encumbrance, if any | EM of 06.40 Ares of land with Residential building No 31/124 in Re-Survey no 28, block no.95, Old Sy No.76/7, located at Kavumbhagom village, Thiruvalla Taluk in Pathanamthitta district, in the name of Mr.Manikandan K<br>Boundaries:<br>North: Muncipal Road<br>South: Property of Keezhmadathil Sreekumar<br>East: Property of Suseela<br>West: Property of Surendran Padmanabha Sadanam |
| Total Dues | ₹94,98,142.45 (Rupees Ninety Four lakhs Ninety Eight Thousand One Hundred Forty Two and Paise Forty Five only) as on 26.11.2026 along with interest costs, charges and expenses thereafter. |
| Date & Time of E-auction | **17-12-2026 – 2.00 PM to 6.00 PM** |
| Reserve price **(Exclusive of the encumbrance given below)** | ₹57,00,000/- (Rupees Fifty Seven Lakhs only) |
| EMD | ₹5,70,000/- (Rupees Five lakh Seventy thousand only) |

| | |
|---|---|
| Bid Increase Amount | ₹10,000/- (Rupees ten thousand only) |
| Status of possession | Physical Possession |
| Property Inspection date & Time | **11-12-2026, 1:00 p.m – 4:00 p.m** |
| Known Encumbrances | NIL |

For detailed terms and conditions of sale, please refer/visit to the website link https://www.bankofbaroda.in/e-auction.htm and online auction portal https://www.baanknet.com. Prospective bidders may contact the authorized officer on **Tel No: 0484-2711026, Mobile No. 9446899414.**

कृते बैंक ऑफ़ बड़ौदा
For BANK OF BARODA

शुक्लेश्वर बसुमतरी / Sukleswar Basumatary
मुख्य प्रबंधक / Chief Manager

**(Sukleshwar Basumatary)**
**Chief Manager & Authorized Officer**

**Place: Ernakulam**
**Date: 26-11-2026**