

**THE CATHOLIC SYRIAN BANK LTD**

(Registered Office: Thrissur)

Zonal Office, Alphonsa Building, Arayedathupalam Junction,
Mavoor Road, Kozhikode- 673004**AUCTION SALE NOTICE**

Sale of immovable properties mortgaged to Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (herein after referred to as 'the Act')

Whereas the below named borrowers had borrowed money from the Catholic Syrian Bank Ltd., Palakkad Branch and they owe below mentioned amounts with interest and costs.

Whereas the Bank had issued notice under the Act and the Authorised Officer had taken possession of the properties and the Bank had decided to sell the properties under Rules 8 and 9 of the *Security Interest (Enforcement) Rules 2002*.

1	Name and Address of the Secured Creditor	The Catholic Syrian Bank Ltd., Palakkad Branch SANJO Tower, Opp KSRTC Bus Stand, Palakkad- 678014
2	Name and Address of the Borrowers & Guarantors	
	1).M/s 4 B Marketing Associates, Proprietor- Sri. P.M. Sunil, 10/336, Kavilpura Building, Thadukkassery P O, Keralassery, Palakkad- 678641	
	(Sri. P M Sunil, S/o Sri. Madhavan, Puthanpurakkal House, 2/266, Thadukkassery P O, Keralassery, Palakkad- 678641)	
	2) Sri. Ramachandran P K, S/o Sri. Kunju, Poonthayil House, Thadukkassery P O, Keralassery, Palakkad- 678641	
	3) Sri. Ramachandran P, S/o Sri. Madhavan Nair, X/174, P M Nilayam, Thadukkassery P O, Keralassery, Palakkad- 678641	
	4) Sri. P.M Soman, S/o Puthanpurakkal Madhavan, 3/226, Puthenpurakkal House, Thadukkassery P O, Keralassery, Palakkad- 678641	
	5) Smt. Sumathi Soman, W/o Sri. Soman M, 3/226, Puthenpurakkal House, Thadukkassery P O, Keralassery, Palakkad- 678641	
	6) Smt. Shiji Sunil, W/o Sri. Sunil P M, Puthenpurakkal House, Thadukkassery P O, Keralassery, Palakkad- 678641	
	7) Sri. Sasankan V, S/o Sri. Velayudhan, 3/441, Arukudy House, Kotekad P O, Marutharoad, Palakkad-	
	8) Sri. Gopakumar, s/o Sri. Chirankara Chami Krishnan, Asaripurakkal, Chirakkara, Mayannur P O, Thrissur	
	9) Smt. Pathummakutty, W/o Sri. Ismail, 5/8 3 H Manzil, Keralassery, Palakkad District- 678641	
	10) Sri. Madhavan P E, S/o Sri. Puthenpurakkal Etta, Puthanpurakkal House, 2/266, Thadukkassery P O, Keralassery, Palakkad- 678641	
3	Amount due to the Bank as on 27.01.2016	Rs.4,50,83,960/- (Rupees four Crores fifty lakhs eighty three thousand nine hundred and sixty only)
4	Details of Properties secured to the credit facilities	
	1) 34 cents (0.1375 hectares) in Re Sy No. 280/16 (Sy No. 99/1B) of Keralassery village, Palakkad Taluk, Palakkad District in the name of Sri. Sunil P M as detailed in document No. 933/12 of Parli SRO bounded as follows:- East : Panchayat Road South :Property of Sidique and Kudiyruppu of Abdul Rahman West : Panchayath Road North: Property of Ramachandran Nair	
	2) 80.25 cents (0.3248 Hectares) land with building and all annexures and fixtures thereon comprised in Re Sy No.221/4 Pt of Keralassery village, Thadukkassery desom, Palakkad Taluk, Palakkad District in the name of Sri. P K Ramachandran, S/o P Kunju as per Will No. 35/1975 and Release deed No. 553/1988 of Kadampazhipuram SRO bounded as follows:- East: Property of Kesava Panikkar South : Road and property of Ramakrishnan West : Property of Kunjilakshmi North : Property of Thappunni	
	3) 31 cents (0.1250 hectares) land with all annexures and fixtures thereon comprised in Re Sy No.246/15 pt of Keralassery village, Thadukkassery amsom and desom, Palakkad Taluk, Palakkad District in the name of Sri. P Ramachandran, S/o P Madhavan Nair as detailed in settlement deed No. 3773/2008 of Kadampazhipuram SRO bounded as follows:- East : Vazhy (Pathway) South : Panchayath Road West : Property of Vasan Nair Changarath North : Property of Ramachandran	

4) 13.36 cents (0.0541 hectares) land with building and all annexures and fixtures thereon comprised in Re Sy No.245/4, 245/13 pt of Keralassery village, Thadukkassery amsom and desom, Palakkad Taluk, Palakkad District in the name of Sri. P Ramachandran, S/o P Madhavan Nair as detailed in document No.4782/2005 of Kadampazhipuram SRO bounded as follows:-

East : Panchayath Road South : Property of Unnikrishnan
West : Vazhy (Pathway) North : Property of Sivadasan

5) 51 cents land (0.2065 hectares) with all annexures and fixtures thereon comprised in Re Sy No.280/16 (Old Sy No. 99/1B) of Keralassery village, Keralassery amsom and desom, Palakkad Taluk, Palakkad District in the name of Sri. P Ramachandran, S/o P Madhavan Nair as detailed in document No.934/1/2012 of Parali SRO bounded as follows:-

East : Panchayath Road South : Property of P M Sunil
West : Panchayath road North : Panchayath Road

6) 14.70 cents land (0.0595 hectares) with building and all annexures and fixtures thereon comprised in Re Sy No. 245/14 P, Keralassery village, Thadukkassery amsom and desom of Palakkad Taluk, Palakkad District in the name of Sri.P M Soman and Smt. Suma Soman (Sumathy Soman) as detailed in document No. 3433/2007 of Kadampazhipuram SRO bounded as follows:-

East : Panchayath Road South : Panchayath Road
West : Vazhy (Pathway) North : Property of Hussainar

7) 114 cents (0.4616 hectares) land with building and all other fixtures and annexures thereon comprised in Re Sy No. 242/4 (Old Sy No. 281/13) of Keralassery village, Thadukkassery amsom and desom, Palakkad Taluk, Palakkad District in the name of Smt. Shiji Sunil as detailed in document No. 3337/I/2012 of Kadampazhipuram SRO bounded as follows:-

East :Panchayath road
South :Kudiyiruppu of Sarojini Amma and property of Lakshmikutty Amma
West :Property of Faisal and Shahul Hameed
North :Kudiyiruppu of Govindankutty

8) 31.50 cents (0.1275 hectares) land with building and all annexures and fixtures thereon comprised in Re Sy No.190/5 pt of Malampuzha II village, Palakkad Taluk, Palakkad District in the name of Sri.Sasankan as detailed in purchase certificate No. 505/2009 issued by Land Tribunal, Palakkad, bounded as follows:-

East : Road South : Vazhy (Pathway)
West : Property of Sreenivasan North : Road

9) 15 cents land (0.0607 hectares) with building and all annexures and fixtures thereon comprised in Sy No.230/1 (Re Sy 99/3) of Keralassery village, Palakkad Taluk, Palakkad District in the name of Smt. Pathummakutty, D/o Sulaiman Rawther as detailed in document No. 64/1997 of Parali SRO bounded as follows:-

East :Property of Velayudhan South :Property of Devaky
West :Road North :Property of Mohammad kutty

10) 185.70 cents (0.7515 Hectors) land with building and all annexures and fixtures thereon comprised in Re Sy No.240/1 of Keralassery village, Palakkad Taluk, Palakkad District in the name of Sri.Madhavan P E, S/o Puthenpurakkal Itta as detailed in document No. 2889/1981 of Kadampazhipuram SRO bounded as follows:-

East :Property of Shahul Hameed South:Property of Karunakaran
West : Road North:Property of Shahul Hameed

5	a).Date & Time of Auction	11.03.2016 AT 11.30 AM
	b).Place of Auction	The Catholic Syrian Bank Ltd., SANJO Tower, Opp KSRTC Bus Stand, Palakkad- 678014
6	Reserve Price	Earnest Money Deposit (EMD)
	Item No.1- Rs.36.00 lakhs	Rs.3.60 lakhs
	Item No.2- Rs.37.00 lakhs	Rs.3.70 lakhs
	Item No.3- Rs.30.00 lakhs	Rs.3.00 lakhs
	Item No.4- Rs. 54.00 lakhs	Rs.5.40 lakhs
	Item No.5- Rs. 54.00 lakhs	Rs.5.40 lakhs
	Item No.6- Rs.16.00 lakhs	Rs.1.60 lakhs
	Item No. 7- Rs. 58.00 lakhs	Rs.5.80 lakhs
	Item No.8- Rs.30.00 lakhs	Rs.3.00 lakhs
	Item No.9- Rs. 29.00 lakhs	Rs.2.90 lakhs
	Item No.10 - Rs. 84.00 lakhs	Rs.8.40 lakhs

TERMS AND CONDITIONS OF AUCTION

- a. Intending bidders should submit their request in the prescribed tender application form in a sealed cover superscribing Sale "4- B Marketing Associates". The item number of the property intended to be purchased should also be specified. EMD by way of Demand Draft favouring "The Catholic Syrian Bank Ltd., Palakkad Branch" payable at Palakkad should be enclosed along with the tender application form and the same should be submitted on any working day on or before.09.03.2016 between 11 AM to 3.30 PM directly to the Branch Manager, The Catholic Syrian Bank Ltd, Palakkad Branch. The DD Number, date and name of bank should be superscribed on the cover. The tender application form and letter of authority can be obtained from the Branch Manager, The Catholic Syrian Bank Ltd, Palakkad Branch on any working day on or before .08.03.2016 between 11 am and 3.30 pm. The EMD is refundable if the bid is not successful. The EMD shall be liable for forfeiture without any prior notice if the successful bidder fails to adhere to the terms of sale, time and commits default in any manner.
- b. Along with the offer document, the intending purchaser shall also attach a copy of the PAN card issued by the Income Tax department and also his/her identity proof and proof of residence.
- c. The sealed tender will be opened by the Authorised officer in the presence of the available/attending bidders or their representatives. The authorized representatives must carry with themselves letter of authority in the prescribed format from the principal bidder with necessary proof of identification.
- d. After opening the tender, the Authorised Officer has absolute discretion to negotiate or to raise the tender amount/permit interse bidding among the participants to get the maximum revised offer/price for the property.
- e. The successful bidder shall deposit 25% (inclusive of the Earnest Money Deposit) of the bid amount immediately on the sale being knocked down in his favour and the balance within 15 days from the date of confirmation of sale. Payment is to be made in the form of Bankers cheque/demand draft favouring "The Catholic Syrian Bank Ltd., Palakkad Branch, payable at Palakkad". In case of default, the entire amounts deposited till then will be forfeited.
- f. The immovable property described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage caused by fire, theft or other accidents and risk from the date of confirmation of sale by the Authorised Officer.
- g. The successful bidder shall bear the charges/fees payable for conveyance such as stamp duty, registration fees etc. as applicable as per law;
- h. The Authorised Officer has the absolute right to accept or reject the bid or adjourn/postpone the auction without assigning any reason therefor and also to modify any terms and conditions of the sale without any prior notice.
- i. Sale is subject to confirmation by the Bank.
- j. Sale of the properties shall be under "As is where is and as is what is condition", including encumbrances , if any;**
- k. The Bank will not be responsible for any charge, lien. Encumbrance, property tax or any other dues to the Government or anybody in respect of the property under sale.
- l. The buyer/s should satisfy themselves on the extent, title, ownership, statutory approvals etc and existence of any encumbrances, property tax or any other dues to the Government or anybody in respect of the property under sale.
- m. Sale shall not be accepted if the bid is below the Reserve Price;**
- n. The properties can be inspected on 03.03.2016 and 04.03.2016 between 11 AM and 3 PM. Interested purchasers may contact the Branch Manager, The Catholic Syrian Bank Ltd, Palakkad Branch before the date of inspection.
- o. This is notice to the borrower/guarantors and public in general
- p. For further information contact 0491-6451603, 0491-2826498, 0495-2720162

Date : 27.01.2016

Place : KOZHIKODE

(AUTHORISED OFFICER)
THE CATHOLIC SYRIAN BANK LTD