



Asset Recovery Branch

No.577, 1st Floor, Oppanakkara Street,
Coimbatore - 641001

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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES & E-AUCTION ON 05.05.2026

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 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the following Borrower/s and Guarantor/s availed credit facilities from The Karur Vysya Bank Limited the branches mentioned below, the repayment of which are secured by Mortgage of below mentioned properties as per the details furnished hereunder. As the under mentioned borrowers / guarantors failed to make payment despite the Demand Notice sent under SARFAESI Act-2002, the Authorized Officers of the Bank has taken Possession of the properties. As per Sec 13(4) of the Act, the Secured Creditor is entitled to sell the assets taken constructive possession and realize the proceeds towards the outstanding balance. In accordance with the same, the Authorized Officers propose to sell the below mentioned securities by way of **E-auction** mode on **05.05.2026**. The sale is made on “**As is where is**”, “**As is what is**”, & “**Whatever there is**” condition.

S.No. 1. Thrissur Branch.: **1).Mr.Babu K J**, Kottekkaden House Kachery Road,Aishwarya Nagar PO, Anchery Kuriachira S O, Thrissur, Kerala-680006 (Borrower). **2. Mrs. Vincy Wilson**, Immatty House, Minallur, Thrissur, Kerala – 680581 (Borrower). **3.Mr. Hareesh.C.S**, Kalhara Appartments, Flat No. E F7-2 Block A, Ground Floor KSHB, Chirappurat House, Ayyanthole, Thrissur, Kerala –680004 (Guarantor)

Total outstanding is **Rs.19,03,883.76/-** (Rupees Nineteen Lakhs Three Thousands Eight Hundred and Eighty Three & paisa Seventy Six Only) as on **01.04.2026** with further interest, cost, incidental charges thereon

DETAILS OF MORTGAGE ASSETS

All that part and parcel of land admeasuring 1/96 undivided and inseparable share in 166.13 cents (67.23 Ares), In which individual share extent of 1.73 cents (0.70 Ares) in Sy.no: 223/4A, 248/5A,248/14-26,248/14-27 & 248/15-28 of Ayyanthole village Thrissur taluk, Thrissur District together with 271 Sq ft residential; building (flat) bearing Apartment No.BF-11-302 on the second floor in block B of KSHB project called as Ayyanthole Extension and named as KALAHARA APARTMENT being constructed by kerala state housing board which is located on the right side of Thrissur – Kanjany Road near Ayyanthole out post and situated opposite to housing board quarters and about 200 mtrs from Ayyanthole out post bus stop, by virtue of sale deed No. 3890/2015 Dt.04-12-2015 of SRO Ayyanthole.



Reserve Price: Rs.8,00,000/-; EMD: 80,000/-; Bid Multiplier : Rs. 50,000/-:

GPS : 10.51964729,76.1877581

Physical Possession with Bank: YES

Asset Recovery Branch Head Contact No : **81109 96655** & Recovery Officer Contact No : **99406 71587**

S.No.2. Thrissur Branch : 1).**Mr. Jayaprakasan Earth** P.O Box 24062, Manama, Bahrain – 24062, Also at S/o M Krishnan Nair, Ammini Bhavan, Velur Wadakkanchery (Via) Thrissur, Kerala – 680601. (Borrower) 2) **Mrs. Girija Jayaprakash**, W/o Jayaprakash, Ammini Bhavan, Vellur, Wadakkanchery (Via) Thrissur, Kerala – 680601 (Guarantor).

Total outstanding is **Rs.29,20,536.25/-** (Rupees Twenty Nine Lakhs Twenty Thousands and Five Hundred and Thirty Six & Paisa Twenty Five Only) as on **31.03.2026** with further interest, cost, incidental charges thereon

DETAILS OF MORTGAGE ASSETS

1/120 undivided and inseparable share in 17.94 Ares of Land bearing Sy No. 174/5P in Iringapuram Village, Chavakkad Taluk, Thrissur District together with absolute right over apartment No. type 1A, Third Floor, Top Guruvayurappan Appartments, having an Area of 656 Sq. Ft Standing in the name Mr. Jayaprakasan Earth by Virtue of sale deed 1303/1/2016 dated 26.08.2016 of mundur SRO with boundaries as North by Property of Kamarudeen, South by Property of Cheerakuzhy, East by Municipal Road and Apratment of Salim Associates and West by Property of Kamarudeen.



Reserve Price: Rs.15,00,000/-; EMD: 1,50,000/- ; Bid Multiplier : Rs.50,000/-;

GPS : 10.59791659,76.04816713

Physical Possession with Bank: YES

Asset Recovery Branch Head Contact No : **81109 96655** & Recovery Officer Contact No : **99406 71587**

S.No.3.Thrissur Branch:1).**Mr Radhakrishnan Muttill Sankunny**, C/o Abhimannue Mayyur Velu Mayyur House, Vatanapally PO, Thriussr – 680614 (Borrower) also at PO Box No.3905, Dubai, UAE 2)**Mrs Arunmole Radhakrishnan**, C/o Abhimannue Mayyur Velu, Velu Mayyur House, Vatanapally PO, Thriussr – 680614 (Borrower) Also at PO Box No. 3905, Dubai, UAE and 3) **Abhimannue Mayyur Velu**, Mayyur House, Vatanapally PO, Thrissur – 680614 (Guarantor)

Total outstanding **Rs.98,33,805.73/-** (Rupees Ninety Eight Lakhs Thirty Three Thousand Eight Hundred and Five & Paise Seventy Three Only) as on **05.02.2026** with further interest, cost, incidental charges thereon

DETAILS OF MORTGAGE ASSETS

Land at Sy No. 1709/1 part and 1709/2 part to the extend of 1/42 undivided and inseparable share of 32.98 Cents and Flat Type B4, First Floor, Top Tulip of Thrissur Village, Agrahara Road, Punkunnam, Thrissur with boundaries as North: Land of Sivaraju & land of Sreekanth, South : Land of Sitaram Mills, East : Land of Sitaram Mills, West : Land of Raghavendran bhajana madam.



Reserve Price: Rs.30,00,000/-; EMD: 3,00,000/- ; Bid Multiplier : Rs.50,000/-;

GPS : 10.5380776,20203

Physical Possession with Bank: YES

Asset Recovery Branch Head Contact No : **81109 96655** & Recovery Officer Contact No : **99406 71587**

S.No.4.Thrissur Branch: 1) Mr. Sreenesh M U, S/o Unni M G, House No. 13/441, Melery House, Eyyal Post, Kecheri Via, Thrissur, Kerala -680501 (Borrower) **2.Mrs. Roshni T M**, W/o Sreenesh M U, 458, Vaduthala, Erumapetty, Thrissur, Kerala – 680584. Also at W/o Sreenesh M U, House No.13/441, Melery House, Eyyal Post, Kecheri Via, Thrissur Kerala – 680501 (Guarantor)

Total outstanding is **Rs.29,20,536.25/-** (Rupees Twenty Nine Lakhs Twenty Thousands and Five Hundred and Thirty Six & Paise Twenty Five Only) as on **31.03.2026** with further interest, cost, incidental charges thereon

DETAILS OF MORTGAGE ASSETS

1/120 Undivided Share of 17.94 Ares in Re Sy No.174/5 Part of Iringapuram Village, Chavakkad Taluk, Thrissur District together with right over Apartment No.10-B in 2nd Floor of Top Guruvayoorappan having an area of 672 Sq. Ft standing in the name of Mr. Sreenesh M U by virtue of Sale Deed No 2197/2014 dated 31.10.2014 of Mundur SRO With boundaries as North: Property of Girija, South : Property of Cheerakuzhy Family, East : Municipal Road & Property of salim Associates, West : Property of Kammaruddin.



Reserve Price: Rs.15,00,000 /-; EMD: 1,50,000 /- ; Bid Multiplier : Rs.50,000/-;

GPS : 10.59788957,76.04813785

Physical Possession with Bank: Yes

Asset Recovery Branch Head Contact No : **81109 96655** & Recovery Officer Contact No : **99406 71587**

S.No. 5.Kollam Branch : Mrs. Lima Syam Gopal, W/o Syam Gopal, 32, Gambole Road, Flat No.2 Too Ting, SW 17, OQJ, Landon, United Kingdom also at D/O Thankappan, 34 (13/521), Lima Bhavan, Thattayil Cherry, Odanavattam PO, Veliyam Panchayath, Kottarakkara Taluk, Kollam – 691512 (Borrower) **2.Smt.Leelakumari T** W/o Thankappan, 34,(13/521),Lima Bhavan, Thattayil Cherry, Odanavattam PO, Veliyam Panchayath, Kottarakkara Taluk, Kollam – 691512 (Guarantor) **3) Ms Lija Jijo, D/o Thankappan**, 34 (13/521), Lima Bhavan, Thattayil Cherry, Odanavattam PO, Veliyam Panchayath, Kottarakkara Taluk, Kollam – 691512. Also at PWD Office – Building Section, Near SP Office, Rest House, Chandhamukku, Kottarakkara, Kollam – 691512 (Guarantor).

Total outstanding **Rs. 81,43,932.06/-** (Rupees Eighty One Lakhs Forty Three Thousands Nine Hundred and Thirty Two & Paise Six Only) as on **15.03.2026** with further interest, cost, incidental charges thereon

DETAILS OF MORTGAGE ASSETS

All that part and parcel of land with extent of 4.00 Ares along with the Residential Building of 100 Sq Mt situated at Re Sy No.411/10 in Block No.31 (Old Sy No. 189/2), Pooyapally Sub District, Kottarakara Taluk, Odanavattom Village, Veliyam Panchayath Road Kollam – 691512 by Virtue of Sale Deed No.54 Dt.15.01.2015 with boundaries

as North: Panchayath Road, South:Property of Mathukutty, East : Property of Sasidharan and West : Panchayath Road.



Reserve Price: Rs.25,00,000/-; EMD: 2,50,000/- ; Bid Multiplier : Rs.25,000/-;
GPS : 8.9429,767700 Physical Possession with Bank: Yes

Asset Recovery Branch Head Contact No : **81109 96655** & Recovery Officer Contact No : **99406 71587**

GENERAL:

Date & Time of e-auction	The E-Auction will take place through portal https://assets.matexauctions.com on 05.05.2026 between 10.30 to 11.30 hours with unlimited extensions of 05 minutes each till sale is concluded.
Inspection of property	On any Bank working day between 13.04.2026 to 04.05.2026 with prior appointment
Last date for submitting Tenders	04.05.2026 by 17.00 hours
EMD by RTGS	A/c No :- 1101351000000973 Name of A/c :- BID COLLECTION A/C OF SARFAESI E-auction proceeds – (Name of the Account) IFSC code :- KVBL0001101

Prior Encumbrance – NIL (Brought to the knowledge of bank).

For detailed terms and conditions of the sale, please refer to the link provided in our Bank's/ Secured Creditor's website i.e www.kvb.co.in/property Under Auction and also at the service provider of the Bank for E-auction i.e., <https://assets.matexauctions.com> o the above mentioned account and get user ID and Password free of cost and get training E-Auction from Mr Vijay Kumar, e-mail: solutions@matexnet.com

The E-tenders should be accompanied with EMD remittance details. EMD should be remitted through RTGS / NEFT to Nodal Bank Account without time lag, failing which the tender becomes disqualified or The EMD of 10% of the Reserve Price can also be paid by of a Demand Draft/Pay Order drawn in favour of The Karur Vysya Bank Ltd, Payable at Coimbatore along with Bid Form.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER

1. E – Auction is being held on “AS IS WHERE IS”, “AS IS WHAT IS” & “WHATEVER THERE IS” basis.
2. The E-auction will take place through portal <https://assets.matexauctions.com> on 05.05.2026 between 10.30 hours to 11.30 hours with unlimited extensions of 05 minutes each till sale is concluded.
3. For detailed procedure and terms and conditions of E-Auction, interested bidders may visit <https://assets.matexauctions.com> and download relevant documents. Interested bidders may also get in touch with service provider on below mentioned contact numbers.
4. It shall be in the discretion of the Authorized Officer to cancel the auction proceeding for any reason and return the EMD submitted and Bank would not entertain any claim or representation in that regard from the bidders.
5. Particulars specified in respect of the said property/ies in the above schedule have been stated to the best of the information of the Authorized Officer / Bank.
6. The intending purchaser / bidder is required to submit amount of EMD and register their name at <https://assets.matexauctions.com> to the above mentioned account and get user ID and Password free of cost and get training on **E-Auction from Mr Vijay Kumar solutions@matexnet.com**. Cheques will not be accepted for EMD.
7. The said EMD shall be adjusted in the case of highest bid, otherwise it will be refunded. The earnest money deposit will not carry any interest. Brokers / Middlemen shall not be entertained.
8. The sale shall be confirmed in favour of the purchaser who has offered the highest sale price in his bid to the Authorized Officer and shall be subject to confirmation by the Bank.
9. The purchaser shall deposit 25% of the amount of sale price after adjusting the Earnest Money Deposit within 24 hours (Banking Days) of acceptance of highest bid by the Authorized Officer in respect of sale, failing which the Earnest Money Deposit shall be forfeited. The highest bidder shall be declared to be the purchaser of the properties mentioned herein provided he should be legally qualified to bid at all stage.
10. The balance 75% of the sale price shall be paid by the purchaser on or before 15th day (during banking hours) of confirmation of sale by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer.
11. In default of payment of sale price or any part thereof within the period(s) mentioned hereinabove, the deposit(s)/ Part payment shall be forfeited and the property shall be resold and the defaulting purchase shall forfeit all claims to the property or any of the sum for which it may be subsequently sold.
12. On confirmation of the sale by the Bank and or compliance of the terms of payment the Authorized Officer shall issue a certificate of sale of the said property in favour of the purchaser in the form given in Appendix V to Enforcement of Security Interest Rules.
13. The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and his decision will be final binding on all the parties attending the auction.
14. Participation by any person in the sale shall be treated as conclusive evidence of the fact that the party has inspected the property/ies offered for sale and satisfied

himself about the title, measurement, extent, boundaries and location of the property/ies. It shall also imply and be taken for granted that the party has carefully gone through and understood the terms and conditions of auction including the amendments if any, prevailing at the time of auction bid. No objection shall be entertained by the Bank and or the Authority after the bid is accepted.

15. The successful purchaser would bear all the charges / fees payable for conveyance such as stamp duty, registration fee, applicable GST (Goods and Service Tax) and all other taxes etc, as applicable as per law of Government of India and state of Kerala and other Authorities.

16. Delivery / possession should be taken by the purchaser or his authorized representative against proper authorization letter only and it should be completed within the time schedule at their own risk, cost and arrangement and they will not be entitled to claim any facility or assistance or cost on this account from the Bank.

17. Any other conditions / changes / amendments to the auction terms and conditions, if made, and which are not incorporated in these terms and conditions will be announced at the time of auction which will be binding on the bidders.

18. The Bank reserves its right to accept / reject any bid, withdraw any property at any stage from auction sale after acceptance of the deposit amount for full value by the buyer, without assigning any reason thereof and value of such properties if paid for, shall be refunded.

19. The Bank shall not be responsible for any damage or loss, whatsoever, to purchaser on account of such withdrawal.

20. The property/ies will be put for auction as per the convenience of Bank and it is not obligatory to go serially if the properties are more in number.

21. The properties shall remain in every respect at the risk of the purchaser from the date of acceptance of their offer and the Bank shall have no liability for the safe custody or preservation thereof till the date of delivery / taking possession by the purchaser.

22. To the best of the knowledge and information of the Authorized Officer no other encumbrance exists on the properties.

23. All persons participating the E-Auction should upload and submit his / their sufficient and acceptable proof of his / their identity, residence, and authority and also PAN / TAN cards etc.

24. Participation by anyone in this sale shall be treated as conclusive evidence of the fact that the party has inspected the assets offered for sale and satisfied himself/herself in all respects and the principle "Caveat Emptor" (let the buyer beware) will apply.

25. As per the Section 194 -1A of the Income Tax Act 1961, TDS @1% will be applicable on the sale proceeds where the sale transaction is Rs.50,00,000/-(Rupees Fifty Lakhs) and above. The successful bidder /purchaser shall deduct 1% TDS from the Sale Price and deposit the same with the income tax department in Form No.16B, containing the Title Holder/s Name or their Legal Heirs as the case may be and submit the original receipt of the TDS Certificate to the Bank.

26. The sale is subject to the conditions prescribed in the SARFAESI Act, Rules 2002, amended from time to time and the conditions mentioned above.

Special Instructions: Bidding in the last minutes and seconds should be avoided in the bidders own interest Neither The Karur Vysya Bank Ltd nor Service Provider will not be held responsible for any lapses / failure (Internet Failure, Power Failure etc.,) on the part of the vendor, in such cases, in order to ward-off such contingent situation bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply whatever required so that they are able to circumvent such situation and still be able to participate in the auction successfully.

Please note : The successful purchaser would bear all the charges / fees payable for conveyance such as stamp duty, registration fee, applicable GST (Goods and Service Tax) and all other pending taxes etc, as applicable as per law of Government of India and state of Kerala and other Authorities.

Statutory 15 days' Notice under Rule 9(1) of the SARFAESI Act, 2002 : The borrower/s and guarantor/s are hereby notified to pay the dues as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the Schedule property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Place: Coimbatore
Date : 09.04.2026

For THE KARUR VYSYA BANK Ltd.

Sd/-

AUTHORIZED OFFICER