



**OFFICE OF THE RECOVERY OFFICER
DEBTS RECOVERY TRIBUNAL - I
ERNAKULAM**

5th Floor, K.S.H.B. Building, Panampilly Nagar, Ernakulam – 682036

☎ 0484 – 2323496 | e-mail: ro1drtekulam-dfs@nic.in

PROCLAMATION OF SALE

DRC No.4505

e-Sale No.51/2017

**PROCLAMATION OF SALE UNDER RULES 38, 52(2) OF THE SECOND
SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF
DEBTS DUE TO BANKS AND FINANCIAL INSTITUTIONS ACT, 1993**

UCO Bank vs. M/s. Raj Agencies

Whereas, (1) M/s. Raj Agencies, Shanmugham Road, Ernakulam, represented by its Managing Partner, P.B. Krishnan, (2) P.B. Krishnan, Managing Partner, M/s. Raj Agencies, Flat No.S2, Mahalinga Residency, Ammankovil Road, Cochin – 682 035 and (3) A.R. Radha, Partner, M/s Raj Agencies, Flat No.S2, Mahalinga Residency, Ammankovil Road, Cochin – 682 035 have failed to pay the sum of ₹1,11,11,336.41 (Rupees One Crore Eleven Lakh(s) Eleven Thousand Three Hundred Thirty Six And Paise Forty One Only) as on 20.07.2015 payable by them in respect of the Recovery Certificate No.4505 in OA No.39/2011 issued by the Presiding Officer, Debts Recovery Tribunal-I, Ernakulam, and the interest and costs payable as per the Certificate.

And, whereas, the undersigned has ordered the sale of the property mentioned in the schedule below in satisfaction of the said certificate.

And, whereas, there will be due thereunder, a sum of ₹ 1,29,40,004.00 (Rupees One Crore Twenty Nine Lakh(s) Forty Thousand Four Only) as on 30.11.2017, including costs and interest. Besides, there shall be future interest, costs and expenses also.

Notice is hereby given that in absence of any order of postponement, the said property shall be sold on **30.11.2017** by e-auction from 1100 hrs to 1200 hrs and bidding shall take place through ‘**Online Electronic Bidding**’ through the website <https://drt.auctiontiger.net> of M/s. e-Procurement Technologies Ltd., Ahmedabad.

Intending bidders shall hold a valid Digital Signature Certificate (not mandatory). Bidders can participate in the e-auction from anywhere. E-offers/ bids submitted online alone will be eligible for consideration. The intending bidders need to fill up the application online, upload copy of any valid photo identity/ address proof and copy of the PAN Card at the platform provided by the service provider, following the instructions therein.

The intending bidders are advised to refer to the detailed terms and conditions displayed at the site of the property, on the Notice Board of the Recovery Officer, in the website <http://tenders.gov.in/> and in the website of the e-auction service provider. For any other clarification, the undersigned may be contacted either in person or over phone or Shri Riyas K.M., Chief Manager, UCO Bank, Cochin Branch at 0484-2224840/ 9446472777/ cochin@ucobank.co.in. For information about online submission of application and assistance during bidding, please contact M/s. e-Procurement Technologies Ltd., Ahmedabad at Help Line No.079-41072410 to 413 (e-mail: support@auctiontiger.net), Shri Praveen Kumar at 09722778828 and Shri Sumesh at 08592918855 (e-mail: kerala@auctiontiger.net).

The property can be inspected on 23.10.2017, 27.10.2017 and 09.11.2017 for which the above named officer of the UCO Bank may be contacted.

The sale will be of the property of Certificate debtor No.1 as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.

The property will be put up for sale in the lots specified in the schedule. If the amount to be realized is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the arrears mentioned in the said certificate, interest, costs (including the costs of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

No officer or other person, having any duty to perform in connection with this sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold. The sale shall be subject to the conditions prescribed in Second Schedule of the Income Tax Act, 1961 and the rules made thereunder and to the further following conditions.

The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

1. The reserve price below which the property shall not be sold is ₹ 1,34,00,000/- (Rupees One Crore Thirty Four Lakh(s) Only).
2. The amounts by which the bidding are to be increased shall be ₹ 10,000/- (Rupees Ten Thousand Only). In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.
3. The highest bidder shall be declared to be the purchaser of any lot provided that the amount bid by him is not less than the reserve price. It shall be in the discretion of the undersigned to decline/acceptance of the highest bid when the price offered appears so clearly inadequate as to make it advisable to do so.
4. EMD of ₹ 13,40,000/- (Rupees Thirteen Lakh(s) Forty Thousand Only) shall be deposited by 28.11.2017, 1700 hrs online through RTGS/NEFT/TRANSFER or by deposit of Pay Order/Demand Draft to the account No.13900210001493 held by the RO DRT Ernakulam, UCO Bank, M.G. Road, Ernakulam having IFSC UCBA0001390. EMD deposited thereafter shall not be considered for participation in the e-auction.
5. The date for submission of online bids is from 21.10.2017 till 28.11.2017.

6. The successful bidder shall have to pay 25% of the sale proceeds after adjustment of EMD and poundage fee @ 2% for the amount up to Rs.1,000/- and @1% for the excess of the bid amount, immediately in the said account as per details mentioned in para 4 above.
7. The purchaser shall deposit the balance 75% of the sale proceeds on or before the 15th day from the date of sale of the property, exclusive of such date, or if the 15th day be a Sunday or other Holiday, then on the first office day after the 15th day, by the prescribed mode as stated in para 4 above.

In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, shall be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold. The property shall be resold, after the issue of a fresh proclamation of sale.

The property is being sold on “AS IS WHERE IS BASIS”

The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

No of lots	Description of the property to be sold with the names of the other co-owners where the property belongs to defaulter and any other person as co-owners.	Revenue assessed upon the property or any part thereof.	Details of any other encumbrance to which the property is liable	Claims, if any, which have been put forward to the property, and any other known particulars bearing on its nature and value
1	2	3	4	5
1	Land admeasuring 5.689 Cents (2.30 Ares) in Sy.No.2726/1 Ernakulam Village, Sub-District and District, Kanayannur Taluk, together with two storeyed building and all structures, fixtures and appurtenancts and improvements therein, bounded on the East by Pathway, South by Cherukarayath Lane, West by Property of Ramakrishna Iyer and North by Property of A.K. Yousuf	N.A.	N.A.	N.A.

Given under my hand and the seal of the Tribunal on this the 10th day of October 2017.

(Seju R. Raghavan)
Recovery Officer
Debts Recovery Tribunal – 2, Ernakulam
Addl. Charge:
Recovery Officer
Debts Recovery Tribunal – I, Ernakulam

To

1. M/s. Raj Agencies, Shanmugham Road, Ernakulam, represented by its Managing Partner, P.B. Krishnan
2. Shri P.B. Krishnan, Managing Partner, M/s. Raj Agencies, Flat No.S2, Mahalinga Residency, Ammankovil Road, Cochin – 682 035
3. Smt. A.R. Radha, Partner, M/s Raj Agencies, Flat No.S2, Mahalinga Residency, Ammankovil Road, Cochin – 682 035





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DRC No.4505

e-Sale No.51/2017

CONDITIONS OF TENDER-CUM-E-AUCTION

The sale of properties mentioned in the sale proclamation DRC No.4505 dated 10.10.2017 shall be subject to the following conditions:

1. Auction shall be by online electronic bidding through the website <https://drt.auctiontiger.net>.
2. Intending bidder shall hold a valid Digital Signature Certificate (not mandatory). For details contact M/s. e-Procurement Technologies Ltd., Ahmedabad [Contact Help Line No.079-41072410 to 413 (e-mail: support@auctiontiger.net), Shri Praveen Kumar at 09722778828 and Shri Sumesh at 08592918855 (e-mail: kerala@auctiontiger.net)].
3. What is proposed to be sold are the rights to which the certificate debtors are entitled in respect of the properties. The properties will be sold along with liabilities, if any. The extent of the properties shown in the proclamation is as per the Recovery Certificate schedule. Recovery Officer shall not be responsible for any variation in the extent due to any reason. The properties will be sold on 'as is where is' and 'as is what is' condition.
4. Intending bidders are advised to peruse copies of title deeds available with the Bank and also check the identity and correctness of the property details, encumbrances, etc.
5. The sale shall be by Tender-cum-e-Auction to the highest bidder subject to confirmation by the Recovery Officer.
6. Bidders can participate in the e-auction from anywhere. Therefore, the intending purchaser shall participate in the e-Auction on his own behalf and no third party intervention, like authorised agent/ representative, would be permitted.
7. The successful bidder should bear the charges/ fee payable as per law for conveyance of property such as registration fee, stamp duty, etc., in addition to poundage fee.
8. The e-auction service provider will allot a login/ user ID and password to the intending bidders for participating in the e-Auction. Thereafter, the intending bidders need to fill up the application online, upload copy of any valid photo identity/ address proof and copy of the PAN Card at the above website, following the instructions therein. In case the bidder is not having a PAN Card, he/ she shall submit an affidavit on a Rs.20/- non-judicial stamp paper, stating the reasons thereof. EMD of 10% of the reserve price shall be made through RTGS/ NEFT to the Account number provided in the proclamation of sale and the details of remittances made shall be entered in online application. The service provider shall provide training to the registered bidders before the date of auction.
9. Prospective bidders may avail online training on e-auction from M/s. e-Procurement Technologies Ltd., Ahmedabad.

10. The registered bidder shall log in to the auction portal with the user ID and password provided by the e-auction service provider at the commencement of auction. In case of failure to participate in the auction by logging into the online bidding portal or on withdrawal of tender prior to auction, the EMD shall be forfeited, and no claim, whatsoever, would be entertained over the conduct of auction. However, if the auction is adjourned for any reason, the bidders can opt to withdraw from the auction through the registered e-mail ID and request for refund of EMD.
11. The highest bidder will be declared the successful bidder and he/ she will be intimated at the registered e-mail ID, immediately after close of auction. The successful bidder shall produce the originals of the identity documents as well as PAN Card uploaded while submitting the tender before the Recovery Officer for verification, within thirty days from the date of auction, failing which the entire amounts remitted towards the auction shall be forfeited.
12. The e-Auction shall commence strictly at the scheduled time and above the highest quotation received. The bids shall be in multiples provided in the proclamation of sale. The closing time of the auction is system controlled and the time will get automatically extended by five minutes if any bid is received during the last five minutes, i.e. while active bid is in process.
13. The successful bidder should pay 25% of the bid amount including the EMD already paid and the amount of poundage immediately after the close of the auction and the remaining amount within 15 days from the date of auction. The poundage fee is calculated at the rate of 2 per cent on such bid amount up to Rs.1,000/- and at the rate of 1 per cent on the excess of such bid amount over Rs.1,000/-. All the payments shall be made through RTGS/ NEFT to the Account number mentioned in the proclamation of sale, and shall be intimated to the Recovery Officer at ro1drtekulam-dfs@nic.in immediately.
14. If the full amount is not paid within 15 days from the date of auction, the cost of the auction shall be recovered from the deposit money and the balance forfeited to the Government.
15. Any deficiency of price, which may happen on a resale, by reason of the purchaser's default and all expenses attending such resale shall be recoverable from the defaulting purchaser.
16. The sale becomes absolute after thirty days unless cancelled by the Recovery Officer for any reason as per law.
17. The Certificate of Sale shall be issued by the Recovery Officer to the successful bidder after thirty days of the auction, provided all the conditions of sale are fulfilled, and subject to confirmation of sale. No request for inclusion/ substitution of names, other than those mentioned in the bid, in the Certificate of Sale shall be entertained.
18. The sale will be stopped if the dues mentioned in the Certificate, interest, costs (including cost of sale) are tendered to the Officer conducting the sale or proof is given to his satisfaction that the amount of such Certificate, interest and costs have been paid to the undersigned.
19. The defaulter (Certificate debtor) can repay the debt in full within thirty days from the date of sale, including interest and cost, plus 5% of the bid money and the Poundage fee, and in that case, the debtor can reclaim his property. The 5% of the bid money paid by the defaulter shall be given to the successful bidder.

20. Any dispute arising out of this auction sale shall be decided by the Recovery Officer and his decision shall be final. However, Recovery Officer shall not be liable for any issues relating to e-Auction platform, failure of internet connection, server problems, etc.
21. The Recovery Officer has the absolute right to postpone/ cancel the sale, for the reasons to be recorded in the proceedings. In case of adjournment of sale for any reason no fresh notice will be given. However, the new date of sale will be notified on the Notice Board of the Tribunal. Details of adjournment will also be entered in the 'A' Diary maintained in the Recovery Section in conformity with the Regulations of Practice, 2005. The adjournment dates and time for submission of tenders will also be available in the website <http://tenders.gov.in/> and in the website of the e-auction service provider.
22. All conditions of sale shall be governed by the provisions of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 read with the Second & the Third Schedules to the Income Tax Act, 1961 and the Income Tax (Certificate Proceedings) Rules 1962 and also guided by the Information Technology Act 2000 as amended from time to time.

(Seju R. Raghavan)

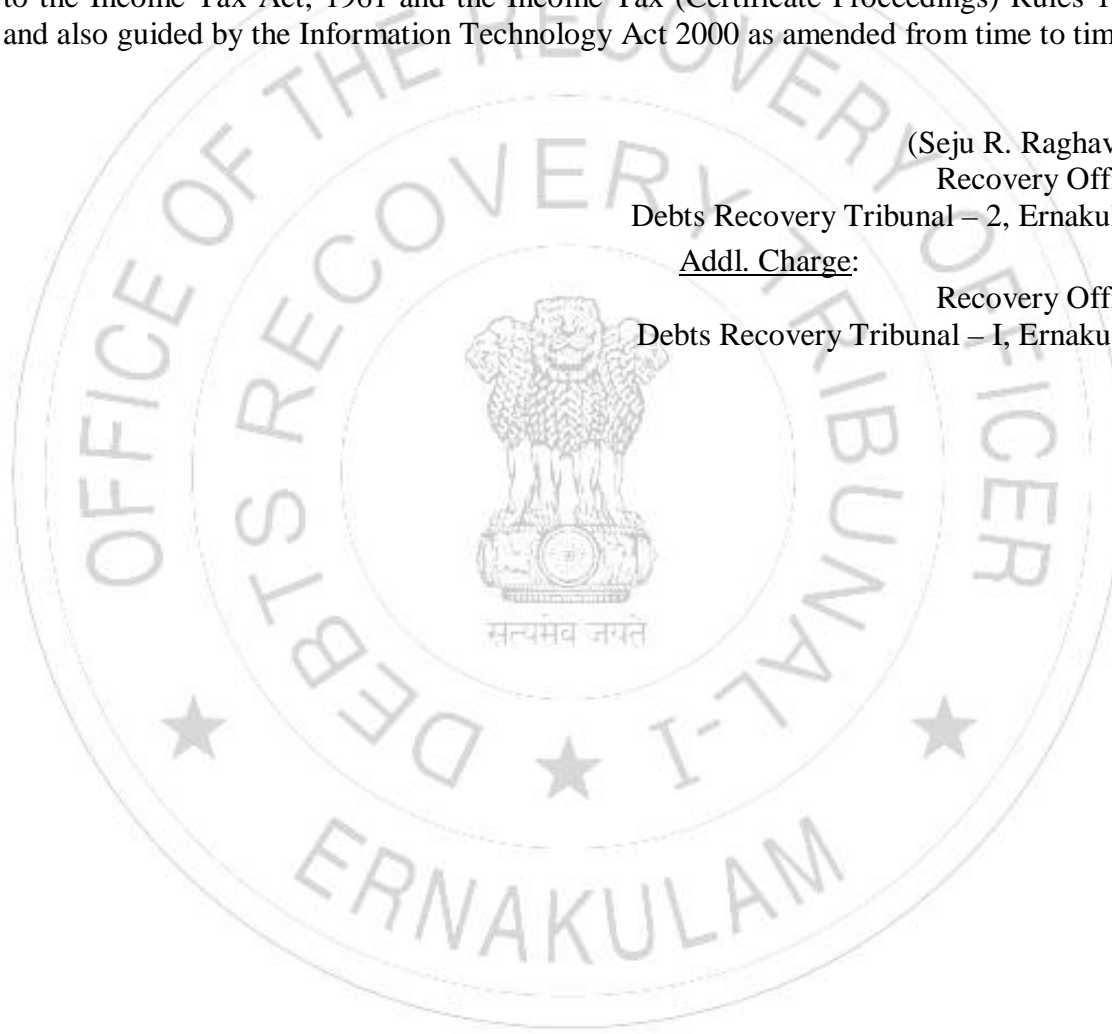
Recovery Officer

Debts Recovery Tribunal – 2, Ernakulam

Addl. Charge:

Recovery Officer

Debts Recovery Tribunal – I, Ernakulam





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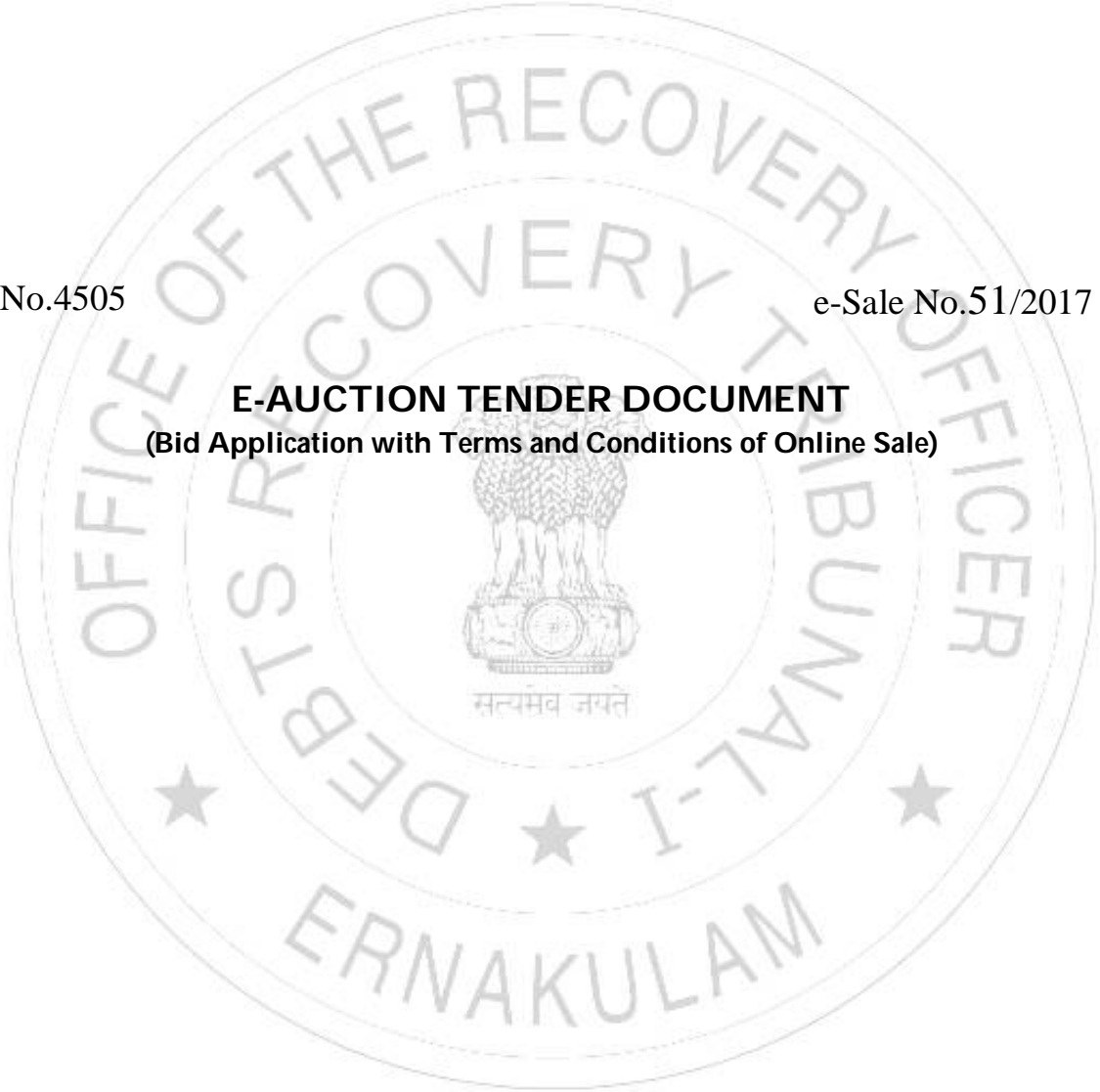
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DRC No.4505

e-Sale No.51/2017

E-AUCTION TENDER DOCUMENT
(Bid Application with Terms and Conditions of Online Sale)



e - AUCTION SALE SCHEDULE

DESCRIPTION OF THE PROPERTY

Land admeasuring 5.689 Cents (2.30 Ares) in Sy.No.2726/1 Ernakulam Village, Sub-District and District, Kanayannur Taluk, together with two storeyed building and all structures, fixtures and appurtenancts and improvements therein, bounded on the East by Pathway, South by Cherukarayath Lane, West by Property of Ramakrishna Iyer and North by Property of A.K. Yousuf

Reserve Price : ₹ 1,34,00,000/- (Rupees One Crore Thirty Four Lakh(s) Only)

Earnest Money Deposit : ₹ 13,40,000/- (Rupees Thirteen Lakh(s) Forty Thousand Only)

Bid Multiplier : ₹ 10,000/- (Rupees Ten Thousand Only)

EMD Remittance : On or before 28.11.2017 through RTGS/NEFT/TRANSFER or by deposit of Pay Order/Demand Draft to the account No.13900210001493 held by the RO DRT Ernakulam, UCO Bank, M.G. Road, Ernakulam having IFSC UCBA0001390

Submission of online bids : From 21.10.2017 to 28.11.2017

Online auction sale : On 30.11.2017 from 1100 hrs to 1200 hrs with auto time extension of 5 minutes each, till sale is concluded.

Note:

1. Bidders are advised to inspect the property and satisfy themselves before taking part in the auction.
2. Bidders are advised to carefully read the terms and conditions of sale before submitting their bids
3. Download and keep a copy of duly filled in uploaded bid application, Terms and Conditions of Online Sale as well as the sale notice published in the dailies for their future reference.
4. Keep the EMD and other deposit challans, etc. in safe for future reference.



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DRC No.....

ONLINE AUCTION BID FORM

(Read carefully the terms and conditions of sale before filling-up and uploading the bid-form)

1	Name(s) of Bidder(s) – [IN CAPITAL LETTERS]	
2	Father's/Husband's Name	
3	Postal Address	
4	PAN Number (Mandatory)	
5	Phone/ Mobile Number	
6	E-mail ID	
7	EMD Remittance	Date of remittance:
		Bank & Branch:
		A/c. No.
		IFS Code:
		UTR No.
8	Date of submission of bid	
9	Bid amount	Rs. (Rupees)
10	Bank Account to which EMD to be returned	Bank & Branch:
		A/c. Holder:
		IFSC Code:

I declare that I have read and understood all the terms and conditions of auction sale and shall abide by them.

(Digital Signature of the Bidder)

DECLARATION

Date:

To

The Recovery Officer,
Debts Recovery Tribunal-I,
8th Floor, KSHB Building,
Panampilly Nagar,
Ernakulam – 682 036

Sir,

1. I/We, the Bidder/s aforesaid do hereby state that, I/We have read the entire terms and conditions of the sale understood them fully. I/We, hereby unconditionally agree to conform with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our bid and that the particulars remittance given by me/us in the bid form is true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/ information revealed by me/us is found to be incorrect and/or untrue, the bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Tribunal and the Tribunal will be at liberty to annul the offer made to me/us at any point of time.
4. I/We also agree that after my/our offer given in my/our bid for purchase of the assets is accepted by the Tribunal and I/We fail to accept or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfil any/all the terms and conditions of the bid and offer letter, the EMD and any other monies paid by me/us along with the bid and thereafter, are liable to be forfeited.
5. I/We understand that in the event that the successful Bidder fails to comply with the Terms and Conditions of the Sale and the Tribunal in its sole discretion offers the Asset(s) to me/us to our highest offered bid then I/We are unconditionally bound to comply with the Terms and Conditions of Sale. And in the event of I/we failing to comply with the same, I/We agree that the Tribunal is entitled to forfeit the EMD deposited. I/We also understand that the EMD of all Bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions therein and agree to be bound by the same.
6. The decision taken by Recovery Officer of this Tribunal in all respects shall be binding on me/us.
7. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Name:.....

Address:.....

E-mail ID.....

Mobile.....



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GENERAL GUIDELINES TO BIDDERS

1. Nature and Object of Online Sale:

- (a) The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
- (b) All conditions of sale shall be governed by the provisions of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 read with the Second & the Third Schedules to the Income Tax Act, 1961 and the Income Tax (Certificate Proceedings) Rules 1962 and also guided by the Information Technology Act 2000 as amended from time to time.

2. Caution to bidders:

- (a) Property is sold on as is and where is /on what it is/ no compliant basis.
- (b) Bidders are advised / cautioned to verify the SRO as well as the Revenue Records and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
- (c) Bidders are advised to go through all the terms and conditions of sale given in the tender document and also in the in the dailies before submitting the bid and participating in the online bidding/auction.

3. Inspection of Property:

- (a) Property can be inspected on the date(s) given in the public sale notice/tender document.
- (b) Bidders shall inspect the property and satisfy themselves regarding the physical nature, condition, extent, etc of the property.
- (c) Bidders are bound by the principle of caveat emptor (Buyer Beware).
- (d) Complaints, if any, in the matter of inspection shall immediately be brought to the notice of the Recovery Officer.
- (e) Bidders may inspect and verify the title deeds and other documents relating to the property available with the Bank/Tribunal.

4. Submission of bid forms:

- (a) Bids in the prescribed format given in the tender document shall be submitted "online" through the portal of e-auction service provider. Bids submitted otherwise shall not be eligible for consideration and shall forthwith be rejected.
- (b) Bids shall be submitted online before the last date and time given in the sale notice/tender document.
- (c) Bids form shall be duly filled in with all the relevant details.

- (d) Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- (e) Incomplete/unsigned bids without EMD remittance details will be summarily rejected. NRI Bidders must necessarily enclose a copy of Photo page of his/her Passport and route their bid duly endorsed by Indian Mission.
- (f) Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. and PSU will be accepted as the identity document and should be submitted along with the bid form.
- (g) Original Identity Document, copy of which is submitted along with the bid form, should be produced on demand.

5. Earnest Money Deposit (EMD):

- (a) The bid shall be accompanied by the EMD as specified in the public sale notice/tender document.
- (b) EMD and other deposits shall be remitted through EFT/NEFT/RTGS Transfer to the Bank account as specified in the sale notice/Tender document.
- (c) Bidders shall not disclose remittance details of EMD, UTR Code, etc. to anyone to safeguard its secrecy.
- (d) Bidders shall preserve the remittance challan and shall produce the same as and when demanded.
- (e) Bid form without EMD shall be summarily rejected.
- (f) All details regarding remittance of EMD shall be entered in the bid form.
- (g) EMD, either in part or in full, is liable for forfeiture in case of default.

6. Bid Multiplier:

- (a) The bidders shall increase their bids in multiplies of the amount specified in the public sale notice.

7. Duration of Auction sale:

- (a) Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
- (b) The e-Auction shall commence strictly at the scheduled time and above the highest quotation received. Auction/Bidding time will initially be for a period of one hour and the closing time of the auction is system controlled; the time will get automatically extended by five minutes if any bid is received during the last five minutes, i.e. while active bid is in process and kept open till the auction-sale concludes.
- (c) If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of the extended five minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.
- (d) Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
- (e) No complaint on time-factor or paucity of time for bidding will be entertained.

8. Online Bidding:

- (a) Auction/ bidding will be only online bidding through the portal provided by the service provider.
- (b) Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
- (c) No request/complaint of wrong bidding will be entertained for cancelling the sale and in such case, the EMD in full will be forfeited.
- (d) Bidders may, subject to conditions of e-auction service provider, avail pre-auction training and/or for demo/mock auction-sale.

9. Declaration of successful bidder:

- (a) Highest bid will be provisionally accepted on “**subject-to-approval**” basis and the highest bidder shall not have any right/title over the property until the sale is confirmed in his favour.
- (b) Intimation will be sent to the highest bidder through e-mail. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the Tribunal/Bank. Non-receipt of intimation should not be an excuse for default/non-payment.

10. Deposit of purchase price:

- (a) The bidder declared successful, shall pay, immediately after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money and also the poundage fee calculated at the rate of 2 per cent on such bid amount up to Rs.1,000/- and at the rate of 1 per cent on the excess of such bid amount over Rs.1,000/-. All the payments shall be made through RTGS/ NEFT to the Account number mentioned in the proclamation of sale, and shall be intimated to the Recovery Officer at ro1drtekulam-dfs@nic.in immediately.
- (b) In case the auction-sale continues and concludes beyond the Banking transaction hours of the day, the deposit of 25% of purchase price (less EMD already paid) shall be remitted before 12 noon of the next working day.
- (c) The balance amount of purchase money shall be paid on or before the fifteenth day from the date of the sale.

11. Default of Payment:

- (a) Default of payment of bid amounts and/or the Poundage fee within the stipulated time shall render automatic cancellation of sale without any notice.
- (b) The EMD, after defraying the expenses of sale, etc., will be forfeited, at the discretion of the Recovery Officer, either in full or part.
- (c) There shall be no fresh sale notice if the sale is postponed for a period less than 30 days. However, the new date of sale will be notified on the Notice Board of the Tribunal. Details of adjournment will also be entered in the ‘A’ Diary maintained in the Recovery Section in conformity with the Regulations of Practice, 2005. The adjournment dates and time for submission of tenders will also be available in the website <http://tenders.gov.in/> and in the website of the e-auction service provider.

12. Confirmation of Sale:

- (a) The sale held in favour of the successful bidder, in normal circumstances, will be confirmed, on compliance of all terms and conditions of sale, on the expiry of 30 days from the date of auction sale.

- (b) Sale will not be confirmed if the defaulter satisfies the Recovery Officer within 30 days of the sale that the Recovery Certificate has been fully satisfied as provided under rule-60(1)(b) of Second Schedule to the Income Tax Act.
- (c) Confirmation of sale will not be made pending operation of any stay/injunction/restraint order passed by the higher authorities/court against confirmation.
- (d) The deposit made by the successful-bidder, pending confirmation of sale, will be kept in an interesting bearing fixed deposit account.
- (e) No request for cancellation of sale or return of deposit either in part or full, will be entertained.

13. Payment of Stamp Duty, etc:

- (a) The sale attracts Stamp Duty, Registration Charges, etc. as per relevant laws.
- (b) Sale Certificate will be executed and issued only upon the purchaser producing the certificate issued by authority concerned of having received the requisite Stamp Duty.

14. Sale Certificate:

- (a) Sale Certificate will be issued only in the name/names of the bidders whose name/names are mentioned in the bid form.
- (b) No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- (c) Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person.

15. Return of EMD:

- (a) EMD of unsuccessful bidders will be returned through EFT/NEFT/RTGS transfer to the Bank account details provided by them in the bid form and intimated via their e-mail ID.
- (b) Unsuccessful bidders shall ensure return of their EMD and, if not received in a reasonable time, immediately contact the Recovery Officer and/or the Bank.

16. Stay/Cancellation of Sale:

- (a) In case of stay of further proceedings by higher judicial forum, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.
- (b) Default in payment of 25% of the purchase price or the balance purchase price or the poundage fee within the stipulated time will result in cancellation of sale.
- (c) The purchaser may within thirty days of the sale, apply for setting aside the sale on the ground that the certificate debtor had no saleable interest in the property sold.

17. Delivery of Title Deeds:

- (a) Successful bidder/Auction Purchaser, on receipt of order of confirmation, shall contact the Certificate Holding Bank for delivery of title deeds and other documents related to the property.
- (b) The Bank shall ensure that title deeds and other documents, on confirmation of sale, are forthwith taken delivery from the Tribunal and handed over to the auction-purchaser and complaint of delay, if any, will result in withholding of the amount till such time title deeds are delivered.

18. Delivery of possession:

- (a) Delivery of possession of the property sold shall be as per Income Tax (Certificate Proceedings) Rules, 1962.

- (b) All expenses and incidental charges thereto shall be borne by the auction purchaser.
- (c) Request for appropriation of sale-proceeds by the Bank/FI will be considered only upon the auction-purchaser filing a memo of having received the title deeds and delivered possession of the property.

19. Other Conditions:

- (a) No officer or other person having any duty to perform in connection with any sale, either directly or indirectly, bid for, acquire or attempt to acquire any interest in the property sold.
- (b) No counter-offer/conditions by the bidder and/or successful-bidder will be entertained.
- (c) The Recovery Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case.
- (d) The Recovery Officer has the absolute right to accept or reject all or any bid or bids as well as to postpone or cancel the sale for the reasons to be recorded in the proceedings.
- (e) Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- (f) The above terms and conditions are general in nature, subject to change and are in addition to other specific conditions given in the proclamation of sale.
- (g) Bidders are advised to preserve the EMD and other deposits challan and also a copy of the terms and conditions of online sale downloaded from the portal of the e-auction service provider for future reference.

Technical Terms and Conditions of Online Auction Sale

1. Prospective bidder shall have a valid Digital Signature Certificate (DSC) issued by any of the recognised agency (not mandatory) and a valid e-mail ID.
2. Prospective bidder has to register with the e-auction service provider.
3. Only upon verification of the bid form and confirmation of remittance of EMD, the User ID issued by the e-auction service provider will be activated permitting the bidder to enter into the website of the service provider for bidding.
4. Bidders should not disclose their User ID as well as password and other material information relating to the bidding to anyone to safeguard its secrecy.
5. Bidders are advised to change the password immediately on receipt from the service provider.
6. **Time Extension:** If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of the extended five minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.
7. **Training:** The service provider shall provide training if required by the bidders at a mutually convenient date and time before the auction.
8. **Bids:** All bids placed are legally valid bids and are to be considered as bids from the bidder himself. Once the bid is placed, the bidder cannot reduce or withdraw the bid for whatever reason. If done so, the EMD amount shall be forfeited.

9. The highest and the latest bid on the auction shall supersede all the previous bids of the respective bidders. The bidder with the highest offer/ bid does not get any right to demand for acceptance of his bid.
10. The bidder shall be solely responsible for all consequences arising out of the bid submitted by him (including any wrongful bidding) and no complaint/ representation will be entertained in this regard by the Recovery Officer. Hence bidders are cautioned to be careful to check the bid amount and alter/rectify their bid if required before confirming the bid submitted.
11. The intimation to the bidder/ bidders concerned of having declared successful in the auction sale will primarily be sent to them through e-mail. The date of sending the e-mail will be considered as date of intimation.
12. If no intimation reaches for reasons beyond the control of the Recovery Officer, the bidders are required to take efforts to ascertain the status. Non-receipt of intimation shall not be a ground for non-payment or delayed payment. Bidders shall, therefore, keep a watch on their incoming e-mail. The Recovery Officer will not be liable for wrong e-mail ID registered by the bidder or for return of the mail for any reason.
13. **Demo/mock auction:**
 - (a) For bidders who have indicated non-familiarity with e-Auction, training on a DEMO/MOCK Auction will be arranged in a manner and on such date as may be specified by the e-auction service provider. Only those Bidders who have registered themselves for the Auction by submitting the "Declaration Form" and have also paid the EMD can participate in this Mock Auction. No training will be given during the actual e-Auction.
 - (b) **A note of caution for the Bidders:** Bidders may encounter certain unforeseen problems such as time lag, heavy traffic, system/ power failure at the Bidders end. To avoid losing out on bidding because of above-mentioned reasons, it is advised not to wait for the last moment.
14. **Confidentiality:**
 - (a) The e-auction service provider, the officials of the Bank, including their men, agents, servants, etc., facilitating the e-auction sale, shall maintain absolute strict confidentiality of the particulars of the bidders participating in the e-auction sale.
 - (b) Breach of confidentiality, if noticed, will result in cancellation of sale and appropriate action.
15. The e-auction service provider shall submit to the Recovery Officer, as and when called for, the "The Third Party Audit" certificate as per CVC norms on the software employed and used for the DRT auction-sales.

Recovery Officer,
DRT-I, Ernakulam

മാതൃക, 04.11.17

यूको बैंक



UCO BANK
(A Govt. of India Undertaking)

എം.ജി. റോഡ് ശാഖ
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सम्मान आपकी विश्वासता को

Honours Your Trust

വിൽപ്പന നോട്ടീസ്

സെക്യൂരിറ്റി സെഷൻ ആന്റ് റീ കൺസ്ട്രക്ഷൻ ഓഫ് ഫിനാൻഷ്യൽ അസറ്റസ് ആന്റ് എൻഫോഴ്സ്മെന്റ് ഓഫ് സെക്യൂരിറ്റി ഇൻസുറൻസ് ആക്ട് 2002 പ്രകാരവും ബാങ്കിൽ ഈടു നൽകിയിരിക്കുന്ന സാധനവസ്തുക്കളുടെ വിൽപ്പനയെ സംബന്ധിച്ച് യുക്കോ ബാങ്ക്, എം.ജി. റോഡ് ശാഖ, എറണാകുളം, കൊച്ചിയിലുള്ള അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ സർഫേസി ആക്ടിന്റെ 13(2) വകുപ്പുപ്രകാരം നോട്ടീസ് അയക്കുകയും താഴെ കൊടുത്തിരിക്കുന്ന സ്ഥാവര വസ്തുക്കൾ സർഫേസി ആക്ടിന്റെ 13(4) വകുപ്പുപ്രകാരം കൈവശമെടുക്കുകയും ചെയ്തിരിക്കുന്നു. ബാങ്കിൽ പണയപ്പെടുത്തിയിട്ടുള്ള വസ്തുക്കൾ "As is where is Basis" & "As is what is basis" & "Whatever there is basis" & "Without recourse Basis" എന്ന വ്യവസ്ഥ പ്രകാരം ടി വസ്തുക്കൾ പൊതുലേലം വഴി താഴെ കാണിച്ചിരിക്കുന്ന തീയതിയിൽ വിൽപ്പന നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്നു.

No.1 വായ്പക്കാരന്റെ പേരും, മേൽവിലാസവും: ശ്രീ. അരുൺ ബാബു സെബാസ്റ്റ്യൻ, S/o സെബാസ്റ്റ്യൻ ബാബു & ശ്രീമതി. മറിയമ്മ സെബാസ്റ്റ്യൻ, W/o സെബാസ്റ്റ്യൻ ബാബു, ഫ്ലാറ്റ് നം. 30K DD, ഗോൾഡൻ ഗെയ്റ്റ്, കാക്കനാട്, കൊച്ചി-682020.

ഡിമാന്റ് നോട്ടീസ് തീയതി: 05-09-2016
കൈവശമെടുത്ത തീയതി: 01-12-2016
ഡിമാന്റ് നോട്ടീസ് പ്രകാരമുള്ള കുടിശ്ശിക തുക: Rs.78,18,581/- (എഴുപത്തി എട്ട് ലക്ഷത്തി പതിനെണ്ണായിരത്തി അഞ്ഞൂറ്റി എൺപത്തി ഒന്ന് രൂപ) യും 01-09-2016 മുതലുള്ള പലിശയും മറ്റു ചിലവുകളും.

പണയപ്പെടുത്തിയ വസ്തു വിവര പട്ടിക:
മുടക് സബ് രജിസ്ട്രാർ ഓഫീസിലെ 05-05-2015 ലെ വില്പനയാദം നം. 1206/1/15 പ്രകാരം എറണാകുളം ജില്ലയിൽ, കണയന്നൂർ താലൂക്കിൽ, കുന്ദമംഗലം വില്ലേജിൽ, പനങ്ങാട് റേഞ്ച് ബ്ലോക്ക് നം.16 ൽ, സർവേ നം. 948/1, റീ. സർവേ നം.281/5 ൽ ഷെട്ട് ശ്രീ. അരുൺ ബാബു സെബാസ്റ്റ്യൻ & മറിയമ്മ സെബാസ്റ്റ്യൻ ബാബു എന്നിവരുടെ പേരിലുള്ള (എ) 1.82 ആർസ് (4,500 സെന്റ്), (ബി) 0.57 ആർസ് (1,41 സെന്റ്) സ്ഥലവും അതിലുള്ള സർവ്വവീഡ് അവകാശങ്ങളും കൂടിയാകുന്നു. അതിരുകൾ (എ) - കുന്ദമംഗലം വില്ലേജിൽ, ബ്ലോക്ക് നം.16 സർവേ നം. 948/1 (റീ.സർവേ നം. 281/5) ലെ വസ്തു; വടക്ക്: ജയശ്രീ വക വസ്തു; കിഴക്ക്: വാസുദേവൻ വക വസ്തു; തെക്ക്: വാസുദേവൻ വക വസ്തു; പടിഞ്ഞാറ്: റോഡ്. അതിരുകൾ (ബി) - കുന്ദമംഗലം വില്ലേജിൽ, ബ്ലോക്ക് നം.16 സർവേ നം. 948/1 (റീ.സർവേ നം. 281/5) ലെ വസ്തു; വടക്ക്: പങ്കജാക്ഷിയമ്മ വക വസ്തു; കിഴക്ക്: ഗിരിജാദേവി വക വസ്തുവും വയലും; തെക്ക്: ഗിരിജാദേവി വക വസ്തു; പടിഞ്ഞാറ്: ഇന്ദിരാദേവി വക വസ്തുവും റോഡും.

കരുതൽ വില: Rs.77,47,000/- (എഴുപത്തി എട്ട് ലക്ഷത്തി നാൽപ്പത്തി എഴായിരം രൂപ)
നിരതദ്രവ്യ നിക്ഷേപം: Rs.7,74,700/- (എഴ് ലക്ഷത്തി എഴുപത്തി നാലായിരത്തി എഴുന്നൂറ് രൂപ)

No.2 വായ്പക്കാരന്റെ പേരും, മേൽവിലാസവും: ശ്രീമതി. അനമ്മ സണ്ണി, W/o സണ്ണി, 47/1458 (പഴയ 33/2651F) ഗ്രാമീണ വായന ശാല റോഡ്, ചളിക്കവട്ടം, വൈറ്റില പി.ഒ., എറണാകുളം, കൊച്ചി-682019. ജാച്ചക്കാർ: (1) ശ്രീ. സണ്ണി, S/o സത്യനേരൻ, 30/1918B, മാമ്പ് റോഡ്, ചളിക്കവട്ടം, എറണാകുളം, കൊച്ചി-682019. (2) ശ്രീ. നിഹാർ സേന്റ്, S/o ഇ.എം. യാക്കുബ് സേന്റ്, 15/1232, ഉണിച്ചിറ, ചങ്ങമ്പുഴ നഗർ പി.ഒ., എറണാകുളം, കൊച്ചി-682033.

ഡിമാന്റ് നോട്ടീസ് തീയതി: 09-01-2013
കൈവശമെടുത്ത തീയതി: 17-11-2014
ഡിമാന്റ് നോട്ടീസ് പ്രകാരമുള്ള കുടിശ്ശിക തുക: Rs. 18,84,750/- (പതിനെട്ട് ലക്ഷത്തി എൺപത്തി നാലായിരത്തി എഴുന്നൂറ്റി അൻപത് രൂപ) യും 04-11-2013 മുതലുള്ള പലിശയും മറ്റു ചിലവുകളും.

പണയപ്പെടുത്തിയ വസ്തു വിവര പട്ടിക: മുടക് സബ് രജിസ്ട്രാർ ഓഫീസിലെ 01-07-2008 ലെ വില്പനയാദം നം. 2097/2008 പ്രകാരം എറണാകുളം ജില്ലയിൽ, കണയന്നൂർ താലൂക്കിൽ, പുണിത്തൂറു വില്ലേജിൽ സർവേ നം. 502 ൽ ഷെട്ട് ശ്രീമതി. അനമ്മ സണ്ണി, W/o ശ്രീ. സണ്ണിയിലുള്ള ഉടമസ്ഥതയിലുള്ള 1.92 ആർസ് സ്ഥലവും അതിലിരിപ്പ് താമസയോഗ്യമായ കെട്ടിടവും (നം. 47/1458; പഴയ നം.33/2651F) അതിലുള്ള സർവ്വവീഡ് അവകാശങ്ങളും കൂടിയാകുന്നു. അതിരുകൾ: വടക്ക്: ശശിധരൻ വക വസ്തു, കിഴക്ക്: റോഡ്; തെക്ക്: സന്തോഷ് വക വസ്തു; പടിഞ്ഞാറ്: ജോൺസൺ വക വസ്തു.

കരുതൽ വില: Rs.37,00,000/- (മുപ്പത്തി എഴ് ലക്ഷം രൂപ)
നിരതദ്രവ്യ നിക്ഷേപം: Rs.3,70,000/- (മൂന്ന് ലക്ഷത്തി എഴുപതിനായിരം രൂപ)

ലേലവ്യവസ്ഥകളും ഉപാധികളും
ലേല തീയതി: 20-12-2017

- ലേലത്തിൽ പങ്കെടുക്കുവാൻ താൽപ്പരപ്പെടുന്നവർ നിരതദ്രവ്യം യുക്കോ ബാങ്ക്, എം.ജി. റോഡ് ശാഖയിൽ മാറാവുന്ന ഡിമാന്റ് തീയതി ഏഴന്റിന്റെ മേൽനോട്ടത്തിലായിരിക്കും വിൽപ്പന നടക്കുക.
- ബാങ്ക് അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ ലേലത്തുക സ്വീകരിക്കുവാനോ തള്ളാനോ, യാതൊരു കാരണവും കൂടാതെ തന്നെ ലേലം നിട്ടി വയ്ക്കുവാനോ, നോക്കുവാനോ ഉള്ള സർവ്വ അധികാരങ്ങളും ഉണ്ടായിരിക്കുന്നതാണ്.
- ടി വസ്തുവകകൾ മേൽസൂചിപ്പിച്ച കരുതൽ വിലയ്ക്ക് താഴെ വിൽക്കുന്നതല്ല.
- ലേലത്തിൽ വിജയിക്കുന്ന വ്യക്തി ലേലത്തുകയുടെ (നിരതദ്രവ്യ നിക്ഷേപം ഉൾപ്പെടെ) 25% തുക അന്നേ ദിവസം തന്നെ പൂർണ്ണ വിൽപ്പന നടത്തുന്നതാണ്. വിഴ്ച വരുത്തുന്ന പക്ഷം നിരതദ്രവ്യം കണ്ടു കെട്ടുന്നതും വസ്തു
- ലേലത്തിൽ വിജയിക്കുന്ന വ്യക്തി ബാക്കി 75% തുക വിൽപ്പന സ്മിരിക്കപ്പെടുത്തി 15 ദിവസത്തിനുള്ളിൽ യുക്കോ ബാങ്ക്, എം.ജി. റോഡ് ശാഖയുടെ പേരിൽ എറണാകുളത്ത് മാറാവുന്ന ഡിമാന്റ് (ഡ്രാഫ്റ്റ്/പേ ഓർഡർ ആയി നൽകേണ്ടതാണ്).
- ബാക്കി 75% തുക 15 ദിവസത്തിനുള്ളിൽ നൽകുവാൻ വിഴ്ച വരുത്തുന്ന പക്ഷം നിക്ഷേപിച്ചിട്ടുള്ള നിരതദ്രവ്യമടക്കമുള്ള ലേല തുകയുടെ 25% ബാങ്ക് കണ്ടുകെട്ടുന്നതും വസ്തുവിൻമേലുള്ള എല്ലാ തരത്തിലുള്ള അധികാരങ്ങളും ബാങ്കിന് തിരിച്ചു ലഭിക്കുന്നതാണ്.
- വിൽപ്പന സ്മിരിക്കപ്പെടുത്തുന്ന പക്ഷം ബാങ്കിന്റെ നിബന്ധനകൾക്ക് വിധേയമായി, ചുമതലപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ സാധന വ്യക്തിക്ക് നൽകുന്നതാണ്.
- സെക്യൂരിറ്റി സെഷൻ ആക്ട് 2002 ലെ നിബന്ധനകൾക്ക് വിധേയമായി "As is where is Basis" & "As is what is basis" & "Whatever there is basis" എന്ന അടിസ്ഥാനത്തിലായിരിക്കും വിൽപ്പന നടത്തുന്നത്. ലേലത്തിൽ ഡോർ നം., അതിരുകൾ, വസ്തുവിലുള്ള മറ്റു ബാധ്യതകൾ എന്നിവയെ കുറിച്ച് സ്വയം ബോധ്യപ്പെടേണ്ടതുമാണ്.
- താൽപ്പരമുള്ള ലേലക്കാർക്ക് വസ്തുവകകൾ പരിശോധിക്കുന്നതിനായി (പ്രവർത്തി സമയങ്ങളിൽ മേൽപ്പറഞ്ഞ ബാങ്കിന്റെ നമ്പർ: 0484-2355905, 2360753) നം. 1ന് 28-11-2017 നും ഏറ്റവും നം. 2ന് 20-12-2017 നും മുമ്പായി ബന്ധപ്പെടേണ്ടതാണ് (ശാഖാ ഫോൺ നമ്പർ: 0484-2355905, 2360753).
- ലേലത്തിൽ വിജയിക്കുന്ന വ്യക്തി വസ്തു തന്റെ പേരിൽ എഴുതി കിട്ടുന്നതിനായി നിയമപ്രകാരമുള്ള രജിസ്ട്രേഷൻ ഫീ, സ്റ്റാമ്പ് ഡ്യൂട്ടി, നികുതി തുടങ്ങിയ എല്ലാ ചിലവുകളും സ്വയം വഹിക്കേണ്ടതാണ്.
- വസ്തുവിന്റെ ലേലം/വിൽപ്പന ബാങ്കിന്റെ സ്മിരിക്കണമെന്നതിന് വിധേയമായിരിക്കും.
- വസ്തുവിൻ മേൽ കുടികടം, ലീസ്, നികുതി തുടങ്ങിയ സർക്കാരിലേക്കോ, മറ്റുള്ളവർക്കോ നൽകേണ്ട ചെലവുകളും ബാധ്യതകളും വകയാണെങ്കിൽ അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ ഉത്തരവാദിയായിരിക്കുന്നതല്ല.
- മുകളിൽ പറഞ്ഞ തീയതികളിൽ വായ്പയെടുത്ത പണവും, പലിശയും മറ്റു കുടിശ്ശികകളും മുഴുവനായി തിരിച്ചടക്കാത്ത പക്ഷം വസ്തുവിന്റെ ലേലം/വിൽപ്പന നടത്തുന്നതായി വായ്പക്കാരനെയും ജാച്ചക്കാരനെയും അറിയിക്കുന്ന നോട്ടീസായി ഈ പരസ്യം കണക്കാക്കുന്നതാണ്.
- സ്ഥലം: എറണാകുളം
- തീയതി: 03-11-2017

(ഒപ്പ്) അധികാരപ്പെട്ട ഉദ്യോഗസ്ഥൻ,
യുക്കോ ബാങ്ക്

മാതൃക, 04.11.17

Annamma Sunny
Arun Babu Sebastian



UCO BANK

WILLINGDON ISLAND BRANCH (0242)
Pallichal Road, Thoppumpady, Kochi - 682005
Tel: 0484 - 2233242, 2230242, Email: willin@ucobank.co.in

NOTICE OF AUCTION SALE

AUCTION SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE BANK IN TERMS OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 (SARFAESI)

Whereas, the Authorized Officer of **UCO Bank, Willingdon Island Branch, Parry Junction, Thoppumpady, Kochi**, had taken possession of the property described herein below pursuant to the notice issued under Section 13(2) of SARFAESI ACT in the following loan account with right to sell the same strictly on "As is where is Basis" & "As is what is basis" & "Whatever there is basis" & "Without recourse Basis" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under section 13(4) of the SARFAESI Act proposes to realize the Bank's dues by sale of the said property. The properties will be sold by public auction on dates mentioned against each of them at **11.00 a.m. at Willingdon Island Branch** as per brief particulars given hereunder.

Name of the Borrower with address: (1) M/s Vettoms Developers Pvt. Ltd. Building No. 111/409, Vettomth House, Pizhaku P.O, Kottayam District, Palai - 686655
(2) Mr. Sunny Thomas, S/o Thomas Joseph, Managing Director, Vettoms Developers Pvt. Ltd. **(3) Mrs. Jolly Joseph**, W/o Sunny Thomas, Director, Vettoms Developers Pvt Ltd, both residing at: Building No. III/409, Vettomth House, Pizhaku P.O, Kottayam District, Palai - 686655.

Name of the Guarantors with address: Mr. Sunny Thomas, S/o Thomas Joseph & **Mrs. Jolly Joseph**, W/o Sunny Thomas, both residing at: Building No. III/409, Vettomth House, Pizhaku P.O, Kottayam District, Palai - 686655.

Date of Demand Notice: 27-04-2016 **Date of Possession: 13-07-2016**

Amount Due as per Demand Notice: Rs. 4,07,37,687/- (Rupees Four crore seven lakhs thirty seven thousand six hundred and eighty seven only)
plus unapplied interest and other charges from 01-04-2016
minus any amount paid thereafter

Description of the immovable Property: All that piece & parcel of the land admeasuring 87.41 ares with buildings of aggregate built up area of 18000 sqft. comprised of 6.07 ares in Sy. No. 308/2A and 81.34 ares in Sy. No. 308/2B of Thalayazham Village in Vaikkom Taluk of Kottayam District.
Boundaries: North: Vechoor-Vaikom Road; **East:** Vechoor-Vaikom Road; **South:** Properties of Manoj & Sumesh; **West:** Properties of Rajmohan & Vadakkepuraividom.

Reserve Price: Rs 4,15,00,000/-

EMD: Rs 41,50,000/-

Date of Auction Sale: 15-11-2017

Terms & Conditions:-

- For participating in the Auction, intending bidders have to make a refundable deposit (EMD) only by way of Pay Order / Demand Draft payable at **Ernakulam** favouring **UCO Bank, Willingdon Island Branch** on or before 14-11-2017. The said Deposit shall be adjusted in case of successful bidders. The auction sale shall be conducted by appointed agent.
- If the auction date happens to be a holiday, then the auction will be conducted on the next working day.
- The Authorised Officer reserves the right to accept or reject any or all the Bid(s)/Offer(s) or adjourn/postpone/cancel the Auction Sale without assigning any reason thereof.
- The aforesaid property shall not be sold below the Reserve Price mentioned.
- If the Bid/Offer is accepted by the Authorised Officer, the Successful Bidder who has offered the highest sale price in the bid has to pay a Deposit of 25% of the bid amount (inclusive of EMD) of the Sale Price immediately on the same day to the Authorised Officer failing which the Earnest Money Deposit shall be forfeited and the property shall forthwith be sold again.
- The Successful Bidder shall pay the remaining 75% of the bid amount on or before the 15th day of confirmation of sale by means of Pay Order / DD favouring **UCO Bank, Willingdon Island Branch payable at Ernakulam**.
- In default of payment of balance amount of 75% of the bid amount within the stipulated period, i.e. 15 days from the date of confirmation of sale, the deposit amount (25% of bid amount inclusive of EMD) shall be forfeited and the property shall be resold and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
- On confirmation of sale by the Bank and if the terms of payment have been complied with, the Authorised Officer exercising the power of sale shall issue a Sale Certificate for Immovable property/Certificate of Sale for Movable property, as the case may be, in favour of the purchaser in the form given in Appendix III / Appendix V, as per the rules under Securitisation Act 2002.
- Property is being sold on "As is and Where is" & "As is what is basis" & "Whatever there is basis" and "Without recourse basis". Intending bidders are advised to conduct search in Revenue / SRO records to satisfy title, identity, extent, dimensions, survey number, door number, boundaries or encumbrances in regard to the property proposed to be sold.
- The interested parties/bidders may inspect the property put for Auction Sale during the working hours of the Bank on or before **14-11-2017** for which they may contact our Manager of the above said Branch with a written request. **(Branch Telephone No. 0484223242).**
- The successful bidder shall bear exclusively all the charges payable for conveyance, registration fee, stamp duty, taxes, Statutory dues etc., as applicable.
- The Sale/Auction is subject to confirmation by the Authorised Officer.
- The Authorised Officer will not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the property auctioned.**
- This is also a notice to the (Borrower)/Guarantor of the aforesaid loan about holding of auction sale on above mentioned date if their outstanding dues are not repaid in full.

Place : Ernakulam
Date : 20-10-2017

(Sd/-) Authorised Officer
UCO Bank



UCO BANK

WILLINGDON ISLAND BRANCH (0242)
Pallichal Road, Thoppumpady, Kochi - 682005
Tel: 0484 - 2233242, 2230242, Email: willin@ucobank.co.in

വിൽപ്പന നോട്ടീസ്

സെക്യൂരിറ്റൈസേഷൻ ആക്റ്റ് 1982 ന്നു കീഴിൽ സെക്യൂരിറ്റി ഓഫ് ഫിനാൻഷ്യൽ അസറ്റുകൾ ആക്റ്റ് 1982 ന്നു കീഴിൽ സെക്യൂരിറ്റി ഓഫ് സെക്യൂരിറ്റി ഇൻവെസ്റ്റ് ആക്ട് 2002 പ്രകാരവും ബാങ്കിൽ ഇപ്പോൾ നൽകിയിരിക്കുന്ന സാധാരണ വസ്തുവിന്റെ വിൽപ്പനയെ സംബന്ധിച്ച യുക്തോ ബാങ്ക്, വില്ലിംഗ്ടൺ ഐലന്റ് ഓഫ്, പ്ലാരി ജംഗ്ഷൻ, തോപ്പംപടി, കൊച്ചിയുടെ അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ സർഫേസി ആക്ടിന്റെ 13(2) വകുപ്പുപ്രകാരം നോട്ടീസ് അയക്കുകയും താഴെ കൊടുത്തിരിക്കുന്ന സ്ഥാവര വസ്തു സർഫേസി ആക്ടിന്റെ 13 (4) വകുപ്പുപ്രകാരം കൈവശമെടുക്കുകയും ചെയ്തിരിക്കുന്നു. ബാങ്കിൽ പണയപ്പെടുത്തിയിട്ടുള്ള വസ്തു "As is where is Basis" & "As is what is basis" & whatever there is basis" & "Without recourse Basis" എന്ന അടിസ്ഥാനത്തിൽ ടി വസ്തുക്കൾ പൊതുലേലം വഴി യുക്തോ ബാങ്ക്, വില്ലിംഗ്ടൺ ഐലന്റ് ഓഫ് വെച്ച് താഴെ കാണിച്ചിരിക്കുന്ന തീയതിയിൽ ഓഗസ്റ്റ് 11 ന് വിൽപ്പന നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്നു.

വായ്പക്കാരുടെ പേരും വിലാസവും: (1) M/s വെട്ടംസ് ഡവലപ്പ്മെന്റ് പ്രൈവറ്റ് ലിമിറ്റഡ്, ബിൽഡിംഗ് നം. 11/409, വെട്ടമത്ത് വീട്, പിഴക് പി.ഒ., കോട്ടയം ജില്ല, പാല - 686655 (2) ശ്രീ. സണ്ണി തോമസ് S/o തോമസ് ജോസഫ്, മാനേജിംഗ് ഡയറക്ടർ, വെട്ടംസ് ഡവലപ്പ്മെന്റ് പ്രൈവറ്റ് ലിമിറ്റഡ് (3) ശ്രീമതി. ജോളി ജോസഫ് W/o സണ്ണി തോമസ്, ഡയറക്ടർ, വെട്ടംസ് ഡവലപ്പ്മെന്റ് പ്രൈവറ്റ് ലിമിറ്റഡ്, ഇരുവരും താമസം: ബിൽഡിംഗ് നം. 11/409, വെട്ടമത്ത് വീട്, പിഴക് പി.ഒ., കോട്ടയം ജില്ല, പാല - 686655. ജാച്ചക്കാരുടെ പേരും വിലാസവും: (1) ശ്രീ. സണ്ണി തോമസ് S/o തോമസ് ജോസഫ് (2) ശ്രീമതി. ജോളി ജോസഫ് W/o സണ്ണി തോമസ്, ഇരുവരും താമസം: ബിൽഡിംഗ് നം. 11/409, വെട്ടമത്ത് വീട്, പിഴക് പി.ഒ., കോട്ടയം ജില്ല, പാല - 686655.

ഡിമാന്റ് നോട്ടീസ് തീയതി: 27-04-2016 കൈവശമെടുത്ത തീയതി: 13-07-2016

ഡിമാന്റ് നോട്ടീസ് പ്രകാരമുള്ള കുടിശ്ശിക തുക: 4,07,37,687/- രൂപയും 01 - 04 - 2016 മുതലുള്ള പലിശയും മറ്റു ചിലവുകളും. (ശേഷം എന്തെങ്കിലും തുക തിരിച്ചടച്ചിട്ടുണ്ടെങ്കിൽ അത് കിഴിച്ചിട്ടുണ്ട്)

സ്ഥാവര വസ്തുവകകളുടെ വിവരവിവരണം: കോട്ടയം ജില്ലയിൽ, വൈക്കം താലൂക്കിൽ, തലയാഴം വില്ലേജിൽ, സർവ്വേ നം. 308/2A ന്റെ 6.07 ആർഡ് & സർവ്വേ നം. 308/2B ന്റെ 81.34 ആർഡ് മൊത്തം 87.41 ആർഡ് വസ്തുവും അതിലിടെ 18000 ചതുരശ്ര അടി വിസ്തീർണ്ണമുള്ള കെട്ടിടവും അതിലുള്ള സർവ്വവില അവാക്കേഷനും കൂടിയൊരുക്കുന്നു. അതിരുകൾ: വടക്ക്: വെച്ചൂർ - വൈക്കം റോഡ്; കിഴക്ക്: വെച്ചൂർ - വൈക്കം റോഡ്; തെക്ക്: മനോജ് & സുമേഷ് എന്നിവർ വക വസ്തുക്കൾ; പടിഞ്ഞാറ്: രാജ് മോഹൻ വക വസ്തുക്കളും വടക്കെ പുരയിടവും.

കരുതൽ വില: Rs. 4,15,00,000/- നിരതദ്രവ്യം: Rs. 41,50,000/-

ലേല ദിവസം: 15-11-2017

ലേലവ്യവസ്ഥകളും ഉപാധികളും
1. ലേലത്തിൽ പങ്കെടുക്കുവാൻ താൽപ്പരപ്പെടുന്നവർ നിരതദ്രവ്യമായി യുക്തോ ബാങ്ക്, വില്ലിംഗ്ടൺ ഐലന്റ് ഓഫ്, പ്ലാരി ജംഗ്ഷൻ, തോപ്പംപടി, കൊച്ചിയുടെ അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ സർഫേസി ആക്ടിന്റെ 13(2) വകുപ്പുപ്രകാരം നോട്ടീസ് അയക്കുകയും താഴെ കൊടുത്തിരിക്കുന്ന സ്ഥാവര വസ്തു സർഫേസി ആക്ടിന്റെ 13 (4) വകുപ്പുപ്രകാരം കൈവശമെടുക്കുകയും ചെയ്തിരിക്കുന്നു. ബാങ്കിൽ പണയപ്പെടുത്തിയിട്ടുള്ള വസ്തു "As is where is Basis" & "As is what is basis" & whatever there is basis" & "Without recourse Basis" എന്ന അടിസ്ഥാനത്തിൽ ടി വസ്തുക്കൾ പൊതുലേലം വഴി യുക്തോ ബാങ്ക്, വില്ലിംഗ്ടൺ ഐലന്റ് ഓഫ് വെച്ച് താഴെ കാണിച്ചിരിക്കുന്ന തീയതിയിൽ ഓഗസ്റ്റ് 11 ന് വിൽപ്പന നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്നു.
2. ലേല തീയതി അവധി ദിവസമാണെങ്കിൽ അടുത്ത പ്രവൃത്തിദിവസം ലേലം നടത്തുന്നതായിരിക്കും.
3. ബാങ്ക് അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ ലേലത്തുക സ്വീകരിക്കുവാനോ തള്ളുന്നോ, യാതൊരു കാരണവും കൂടാതെ തന്നെ ലേലം നീട്ടി വയ്ക്കുവാനോ, റദ്ദാക്കുവാനോ ഉള്ള സർവ്വ അധികാരങ്ങളും ഉണ്ടായിരിക്കുന്നതാണ്.
4. ടി വസ്തുവകകൾ മേൽസൂചിപ്പിച്ച കരുതൽ വിലയ്ക്ക് താഴെ വിൽക്കുന്നതല്ല.
5. ലേലത്തിൽ വിജയിക്കുന്ന വ്യക്തി ലേലത്തുകയുടെ (നിരതദ്രവ്യ നിക്ഷേപം ഉൾപ്പെടെ) 25% തുക അന്നേ ദിവസം തന്നെ അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥനെ ഏൽപ്പിക്കേണ്ടതാണ്. വീഴ്ച വരുത്തുന്ന പക്ഷം നിരതദ്രവ്യം കണ്ടുകെട്ടുന്നതും വസ്തു പുനർ വിൽപ്പന നടത്തുന്നതുമാണ്.
6. ലേലത്തിൽ വിജയിക്കുന്ന വ്യക്തി ബാക്കി 75% തുക വിൽപ്പന സ്മിരിക്കപ്പെടുത്തി 15 ദിവസത്തിനുള്ളിൽ യുക്തോ ബാങ്ക്, വില്ലിംഗ്ടൺ ഐലന്റ് ഓഫ്, പ്ലാരി ജംഗ്ഷൻ, തോപ്പംപടി, കൊച്ചിയുടെ അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ സർഫേസി ആക്ടിന്റെ 13(2) വകുപ്പുപ്രകാരം നോട്ടീസ് അയക്കുകയും താഴെ കൊടുത്തിരിക്കുന്ന സ്ഥാവര വസ്തു സർഫേസി ആക്ടിന്റെ 13 (4) വകുപ്പുപ്രകാരം കൈവശമെടുക്കുകയും ചെയ്തിരിക്കുന്നു. ബാങ്കിൽ പണയപ്പെടുത്തിയിട്ടുള്ള വസ്തു "As is where is Basis" & "As is what is basis" & whatever there is basis" & "Without recourse Basis" എന്ന അടിസ്ഥാനത്തിൽ ടി വസ്തുക്കൾ പൊതുലേലം വഴി യുക്തോ ബാങ്ക്, വില്ലിംഗ്ടൺ ഐലന്റ് ഓഫ് വെച്ച് താഴെ കാണിച്ചിരിക്കുന്ന തീയതിയിൽ ഓഗസ്റ്റ് 11 ന് വിൽപ്പന നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്നു.
7. ബാക്കി 75% തുക 15 ദിവസത്തിനുള്ളിൽ നൽകുവാൻ വീഴ്ച വരുത്തുന്ന പക്ഷം നിക്ഷേപിച്ചിട്ടുള്ള നിരതദ്രവ്യമടക്കമുള്ള ലേല തുകയുടെ 25% ബാങ്ക് കണ്ടുകെട്ടുന്നതും വസ്തുവിൻമേലുള്ള എല്ലാ തരത്തിലുള്ള അധികാരങ്ങളും ബാങ്കിന് തിരിച്ചു ലഭിക്കുന്നതുമാണ്.
8. വിൽപ്പന സ്മിരിക്കപ്പെടുത്തുന്ന പക്ഷം ബാങ്കിന്റെ നിബന്ധനകൾക്ക് വിധേയമായി, ചുമതലപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ സാധാരണ വിൽപ്പന സർട്ടിഫിക്കറ്റ് സെക്യൂരിറ്റൈസേഷൻ ആക്ട് 2002 നുശീലേ Appendix III / Appendix V പ്രകാരം വസ്തു വാങ്ങിയ വ്യക്തിക്ക് നൽകുന്നതാണ്.
9. സെക്യൂരിറ്റൈസേഷൻ ആക്ട് 2002 ലെ നിബന്ധനകൾക്ക് വിധേയമായി ഇപ്പോൾ "As is where is Basis" & "As is what is basis" & "Whatever there is basis" & "Without recourse Basis" എന്ന അടിസ്ഥാനത്തിലായിരിക്കും വിൽപ്പന നടത്തുന്നത്. ലേലത്തിൽ പങ്കെടുക്കുന്നതിന് മുമ്പ് ലേലാർത്ഥികൾ വസ്തുവിന്റെ റവന്യൂരേഖകൾ പരിശോധിച്ച് സർവ്വേ നമ്പർ, വസ്തുവിന്റെ അളവ്, ഡോർ നം., അതിരുകൾ, വസ്തുവിലുള്ള മറ്റു ബാധ്യതകൾ എന്നിവയെക്കുറിച്ച് സ്വയം ബോധ്യപ്പെടേണ്ടതുമാണ്.
10. താൽപ്പരമുള്ള ലേലക്കാർക്ക് വസ്തുവകകൾ പരിശോധിക്കുന്നതിനായി പ്രവർത്തി സമയങ്ങളിൽ മേൽപ്പറഞ്ഞ ബാങ്കിന്റെ മാനേജറുമായി 14-11-2017 നോ അതിന് മുമ്പായോ ബന്ധപ്പെടേണ്ടതാണ് (ഓഫ്ഫീസ് നമ്പർ: 0484-2233242).
11. ലേലത്തിൽ വിജയിക്കുന്ന വ്യക്തി വസ്തു തന്റെ പേരിൽ എഴുതി കിട്ടുന്ന തിനായി നിയമപ്രകാരമുള്ള രജിസ്ട്രേഷൻ ഫീ, സ്പോസ്റ്റ് വ്യൂട്ടി, നികുതി തുടങ്ങിയ എല്ലാ ചിലവുകളും സ്വയം വഹിക്കേണ്ടതാണ്.
12. വസ്തുവിന്റെ ലേലം/വിൽപ്പന ബാങ്കിന്റെ സ്മിരിക്കണത്തിന് വിധേയമായിരിക്കും.
13. വസ്തുവിൻ മേൽ കുടികടം, ലീസ്, നികുതി തുടങ്ങിയ സർക്കാരിലേക്കോ, മറ്റുള്ളവർക്കോ നൽകേണ്ട ചെലവുകളും ബാധ്യതകളും വരികയാണെങ്കിൽ അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ ഉത്തരവാദിയായിരിക്കുന്നതല്ല.
14. മുകളിൽ പറഞ്ഞ തീയതികളിൽ വായ്പയെടുത്ത പണവും, പലിശയും മറ്റു കുടിശ്ശികകളും മുമ്പുവന്നായി തിരിച്ചടക്കാത്ത പക്ഷം വസ്തുവിന്റെ ലേലം/വിൽപ്പന നടത്തുന്നതായി വായ്പക്കാരനെയും ജാച്ചക്കാരനെയും അറിയിക്കുന്ന നോട്ടീസായി ഈ പരസ്യം കണക്കാക്കുന്നതാണ്.

സ്ഥലം: എറണാകുളം (ഒപ്പ്) അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ, തീയതി: 20-10-2017 യുക്തോ ബാങ്ക്

SALE NOTICE (Sale through e-auction only under SARFAESI Act 2002)

PUBLIC NOTICE FOR SALE OF ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

Sale of immovable property mortgaged to Bank under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Whereas, the Authorized Officer of UCO BANK, PALGHAT BRANCH, Market Road, Palghat, had taken possession of the following property pursuant to the notice issued under Section 13(2) of SARFAESI ACT in the following loan account with right to sell the same strictly on "As is where is Basis" & "as is what is basis" & "whatever there is basis" & "Without recourse Basis" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under section 13(4) of the SARFAESI Act propose to realize the Bank's dues by sale of the said property. The Sale will be done by the undersigned through e-auction platform provided at the website.

a) Name & Address of the Borrowers:	DESCRIPTION OF THE IMMOVABLE PROPERTIES CHARGED/ MORTGAGED AND THEIR LOCATION	Reserve Price:
(1) Mrs. V.K. Sheeja D/o. P.M. Achuthan (2) Mr. G. Premanand S/o V.K. Govindan, 7/277, Sree Nandanam, Harisankar Road, Tharekkad, PALAKKAD-1.	All that part and parcel of 29.90 cents of land in ReSy No 427/2-B-17 (Old Sy No. 111/B6) as per regd Jenm Sale deed No 4745/09 dated 25/11/2009 of SRO Parli in the name of G. Premanand S/o V.K. Govindan.	Reserve Price for the property is Rs. 16,95,000/- (Rupees Sixteen Lakhs Ninety five thousand only).
b) Date of Demand Notice: 14.10.2014		Earnest Money Deposit :
c) Date of possession Notice: 18.03.2015		Earnest Money Deposit for the e auction is Rs. 1,69,500/- (Rupees One Lakhs Sixty Nine Thousand Five Hundred only).
d) Amount due as per Demand Notice: Rs. 8,52,513/- (Rupees Eight lakhs fifty two thousand five hundred thirteen only) and interest and other charges thereon from 01.8.2014	Boundaries: North: Pathway, East: Property of Koralam and others, South: Property of Balakrishnan and Residence, West: Panchayath Road.	
e) Present liability as per Notice: 9,97,213/- (Nine Lakhs Ninety Seven thousand Two Hundred and Thirteen only) and interest and other charges from 30.10.2017		

DATE & TIME OF E-AUCTION SALE

14th December 2017 between 12.00 Noon to 1.30 P.M (with unlimited auto extensions of 5 minutes each, if required)
Last Date of Submission of Tender: 12th December 2017

Terms & Conditions:

- Property is being sold on "As is and where is" & "As is what is basis" & "Whatever there is basis" and "without recourse basis". Intending bidders are advised to conduct search in Revenue/SRO records to satisfy title, identity, extent, dimensions, survey number, door number, boundaries or encumbrances in regard to the property proposed to be sold.
- Intending Interested bidders to access the portal/website of the e-auction Agency (viz., <https://ucobank.auctiontiger.net>)
- Bids should be submitted only ONLINE in the prescribed form. Online bids can be submitted by accessing the website ucobank.auctiontiger.net. Bids should be submitted online on or before 5.00 pm IST on 12th December 2017. Separate bid should be submitted for each item of property.
- Bids should be submitted along with a copy of identity document as an attachment to the bid form. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo identity card issued by Central/State Govt. shall be accepted as the identity document and should be submitted along with the bid form. Bidders staying abroad/PIOs holding dual citizenship/NRIs shall submit photo copy of his/her valid Indian Passport. Original Identity document (copy of which is submitted along with the bid form) must be produced on demand.
- 10% of the Upset Price/Reserve Price must be remitted towards EMD through RTGS/NEFT/Money transfer to the Bank A/c No: 07600210000700, IFSC NO: UCBA0000760 and the remittance details must be clearly indicated in the bid form. EMD amount remitted by unsuccessful bidders shall be returned to them by the Bank without interest. In the event of cancellation of auction also, EMD amount shall be returned by the Bank without interest. Participating bidders are required to contact the Bank in this connection after the close of the auction.
- A copy of the bid form along with its enclosure(s) submitted online and duly signed declaration shall be sent to The Authorized Officer & Chief Manager, UCOBANK, Market Road, Palghat so as to reach the same on or before 12th December 2017. The Bank shall not have any liability as regards delay in delivery, non-delivery of the bid form and/or enclosures at the Bank by the Postal Authority/Courier Agency/Carrier.
- Incomplete bids, unsigned bids, as also bids not conforming to Sl.Nos. 3, 4, 5 and 6 above will be summarily rejected. Bids which are not above the Upset Price shall also be summarily rejected. The Authorized Officer reserves absolute rights to accept or reject any one or more bids or to postpone/cancel the Auction without assigning any reason.
- Auction / bidding will be only through online e-bidding. Online bidding will commence from the highest bid quoted among the bids and the minimum increase for each bid will be only for Rs. 10,000/- or multiples thereof for all items of properties.
- In case of sole bidder, the bid amount quoted in his bid form must be improved by at least one bid incremental value, lest the sale shall be cancelled/deferred.
- If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by another five minutes. This process continues till no bid comes for a period of five minutes and the e-auction gets closed.
- Highest bid will be provisionally accepted on "subject-to-approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed in his favour.
- Successful bidder shall remit 25% (Twenty five percentage) of the bid amount (less EMD) immediately on the sale being knocked down in his/her favor, through RTGS/NEFT/Money Transfer to the Bank A/c at Sl.No.5. The Authorized Officer shall issue Sale Confirmation Letter in favor of the successful bidder in due course. In case of pendency of any Petition/Appeal, confirmation of sale shall be subject to the outcome of the Petition/Appeal.
- The successful bidder shall remit the balance bid amount within 15 (Fifteen) days of confirmation of sale in his favor. If the successful bidder fails to remit the balance bid amount within the said period, the property shall be resold, in which case he shall forfeit the amount already remitted by him. Also, he shall have no right or claim over the property or on the amount for which the property is subsequently sold.
- Property can be inspected on 30th November 2017 between 10.00 am IST AND 05.00 pm IST with prior appointment. Further property details, if any required, can be had from Mr. A.P. Tomy, Chief Manager, UCO Bank, Palghat, Pin: 678001, Phone: 0491 2501160. Two or more persons may join together in submitting the bid, in which the Sale certificate will be issued in their joint names only. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- In case of more than one item of property brought for sale, the sale of properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.
- All intimations to bidders/auction purchaser will be primarily through e-mail by the e-auction service provider. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the e-auction service provider. Non receipt of intimation should not be an excuse for default/non payment.
- There shall be no fresh sale notice if the sale is postponed for a period less than 30 (Thirty) days.
- Sale will not be confirmed if the borrower tenders to the Bank Contractual dues along with other expenses prior to the Authorized Officer issuing Sale Confirmation Letter to the successful bidder. In such case, the Bank shall refund without interest the entire amount remitted by the successful bidder.
- Statutory dues/liabilities, etc., due to the Government/Local Body, if any, shall be borne by the successful bidder.
- Successful bidder shall bear the charges/fee payable for registration of the property as per law.
- Successful bidder shall go through the service provider's portal/website (viz., <https://ucobank.auctiontiger.net>) before participating in the auction. All participating bidders shall be deemed to have read and understood the conditions of sale and be bound by the conditions.
- Bidders are advised to go through the service provider's portal/website (viz., <https://ucobank.auctiontiger.net>) before participating in the auction. All participating bidders shall be deemed to have read and understood the conditions of sale and be bound by the conditions.
- Details regarding e-auctioning can be obtained also from the a-auction service provider, Viz. M/s. E-Procurement Technologies Limited, A-801, Wall Street-II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad-380006. Contact Number: 079-40230610/ 813 to 820 Mobile No. +91 9722778828/ 9868999578 Fax:- 079-40016876, e-mail id: praveen.thevar@auctiontiger.net, kerala@auctiontiger.net

The auction sale is subject to confirmation of the secured creditor Bank.
Further inquiries, if any, in particular details of the property, verification of documents and/or terms and conditions of sale can be obtained from the Authorized Officer/Chief Manager, UCOBANK, Market Road, PALGHAT, and Contact No: 04912501160/2503949 during office hours.

Authorized