



The Catholic Syrian Bank Limited

Regd. Office: Thrissur

Zonal Office: Thiruvananthapuram



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 monies from the Catholic Syrian Bank Ltd., **GH Junction 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.

Name and Address of the Secured Creditor	<b>The Catholic Syrian Bank Ltd., GH Junction Branch, Thiruvananthapuram</b>
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**Name and Address of the Borrowers & Guarantors:**  
**M/s.Ardra Medicals & Surgicals**, Proprieterix:Smt.K.Mini, T.C-1/1466(3) & (4), Soman Building, Murinjapalam, Medical College P.O., Trivandrum-695011, **(2) Smt. K. Mini**, Proprieterix of Ardra Medicals & Surgicals, W/o.M.Muralidharan, T.C-16/1823/1, 'Varnam', KLRA-10, Kukkiliyar Lane, Jagathi, Trivandrum-695011 **(3) Sri.M.Muralidharan**, T.C-16/1823/1, 'Varnam', KLRA-10, Kukkiliyar Lane, Jagathi, Trivandrum-695011 **(4) Sri.M.Muralikrishnan**, Edagramam, Vrindhavanam, Karamana, Thiruvananthapuram-695002, **(5) Sri.P.Kumar**, T.C-40/547, TPSRA-103, Malamel Lane, Manakad, Thiruvananthapuram.

**Total liabilities: Rs.4,15,16,095.47 (Rupees Four Crores Fifteen Lakhs Sixteen Thousand Ninety Five and Forty Seven Paise only)** as on 31-10-2015 with further interest @ 13.50% per annum with monthly rests and penal interest @ 1% per annum from 01-11-2015 till the date of repayment of the dues in full and other costs, charges and expenses.

Date, Time & Place of Auction: **04-01-2016 at 11.00 AM at The Catholic Syrian Bank Ltd., GH Junction Branch,TC-27/2312(1), Deepa Arcade, Convent Road, General Hospital Junction, Thiruvananthapuram, Kerala-695001.**

DETAILS OF PROPERTIES

**Item No:1:** All that parts and parcel of property having an extent of 3.90 Ares of land and residential building with other improvements therein made up of 2.45 Ares comprised under in Re.Sy.No:97 (Old Sy.No.381/2-3) and 1.45 Ares under Re.Sy.No.38 (Old Sy.No.381/2-3) of Thycaud Village, Thiruvananthapuram Taluk, Thiruvananthapuram District in the name of Sri.M.Muraleedharan & Smt.K.Mini, more specifically detailed in Sale deed No.3128/2004 & 190/2004 of Chalai Sub Registrar's Office. **Boundaries: East:** Property of Heera Constructions; **West:** Road; **North:** Property of Mannikantan; **South:** Property of Thankappan.

**Item No:2:** All that parts and parcels of 4.60 Ares with Building comprised under Re.Sy.No.205/9-1 (Old Sy.No.149/1 B) of Nemom Village, Thiruvananthapuram Taluk, Thiruvananthapuram District in the name of Sri.M.Muralikrishnan, more specifically detailed in Settlement deed No.1590/1984, Sale deed Nos.329/1996, 2519/1995 & Release deed No.2518/1995 of Chalai Sub Registrar's Office. **Boundaries: East:** Property of Vijayakumaran Nair; **South:**Property of Prakash; **West:** Road; **North:** Property of Jayakumar & Others.

**Item No:3:** All that parts and parcels of 5.800 Cents of Land with building under Re.Sy.No.93/B-1-3 of Muttathara village, Thiruvananthapuram Taluk, Thiruvananthapuram District in the name of Sri.P.Kumar, more specifically detailed in Sale deed No.4116/2004 of Thiruvananthapuram Sub Registrar's Office. **Boundaries: East:** Lane; **South:** Edavazy; **West:** Property of Sankar; **North:** Edavazy.

<b>Reserve Price:</b>	<b>Item No:1: Rs.2,15,00,000/- (Rupees Two Crore Fifteen Lakhs Only)</b> <b>Item No:2: Rs.87,00,000/- (Rupees Eighty Seven Lakhs Only)</b> <b>Item No:3: Rs.73,00,000/- (Rupees Seventy Three Lahs Only)</b>
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TERMS AND CONDITIONS OF AUCTION

a. Sale of the properties shall be under "As is where is and as is what is condition", including encumbrances, if any;

b. Sale shall not be accepted if the bid/bids is/are below the Reserve Price;

c. For participating in the auction the intending bidders have to submit the duly filled up prescribed tender application form in a sealed cover superscribing "**Sale- Ardra Medicals & Surgicals (Item No:1 Property)**" for Item No:1 above, "**Sale -Ardra Medicals & Surgicals (Item No:2 Property)**" for Item No:2 above and "**Sale- Ardra Medicals & Surgicals (Item No:3 Property)**" for Item No:3 above along with Earnest Money deposit which is 10% of the Reserve Price of the property ie **Rs.21,50,000/- (Rupees Twenty One Lakhs Fifty Thousand only)** for property shown as Item No:1 above, **Rs.8,70,000/- (Rupees Eight Lakhs Seventy Thousand only)** for property shown as Item No:2 above and **Rs.7,30,000/- (Rupees Seven Lakhs Thirty Thousand Only)** for property shown as item No.3 above by banker's cheque/demand draft favouring "The Authorised Officer, The Catholic Syrian Bank Ltd., GH Junction Branch payable at Thiruvananthapuram" on or before closing of business hours on **02-01-2016**. The DD/Cheque Number, date and name of Bank should be superscribed on the cover. The application shall be submitted directly to the Manager, GH Junction Branch.

d. Along with the offer document, the intending purchaser shall also attach a copy of the PAN card, identity proof and proof of residence. The bid amount is refundable, if the bid is not successful. The deposit amount 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. The tender application form and letter of authority can be obtained from the GH Junction Branch of The Catholic Syrian Bank Ltd. on any working day during business hours on or before **30-12-2015**.

e. The sealed tenders/covers will be opened by the Authorised Officer in the presence of available/attending bidders or their authorised representatives on the date and time of auction. The Authorised Officer has absolute discretion to negotiate or raise the tender amount /permit interse bidding among the participants to get maximum revised offer/price for the property;

f. The successful bidder shall deposit 25% of the bid amount immediately on the sale being knocked down in his favour and the balance within 15 days. Payment is to be made in the form of Banker's cheque/demand draft favouring "**The Authorised Officer, The Catholic Syrian Bank Ltd., GH Junction Branch payable at Thiruvananthapuram**". In case of default, all amounts deposited till then will be forfeited;

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. The buyer/s should satisfy themselves on the title, ownership, statutory approvals etc. before participating in the auction; and

j. **Sale is subject to confirmation by the Bank;**

k. For further information contact: **0471-2471659, 0471-2463570**  
**Place : Thiruvananthapuram** (Sd/-) Authorised Officer,  
**Date:25-11-2015** **The Catholic Syrian Bank Ltd.**