



Date: 13/03/2024

NOTICE OF SALE BY PUBLIC E-AUCTION

Whereas the under-mentioned property taken possession by the Authorized Officer of Dhanlaxmi Bank Ltd., under the provisions of Sec. 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Security Interest (Enforcement) Rules, 2002 will be sold by public auction through Online Electronic Bidding (E-auction) for recovery of the secured debt on “AS IS WHERE IS”, “AS IS WHAT IS”, AND “WHATEVER THERE IS” in all respects and subject to statutory dues, if any:

Details of Borrowers	M/s. Pulikkottil Lazar & Sons Jewellery 412, Kechery P O, Thrissur Dist. – 680 501								
Details of Secured Creditor	Dhanlaxmi Bank Ltd, Athani Branch								
Total Amount due under the loan account/s or Amount outstanding as on 29/02/2024	Rs 6,76,25,349.93 (Rupees Six Crore Seventy Six Lakh Twenty Five Thousand Three Hundred and Forty Nine Paise Ninety Three only) as on 29/02/2024								
Description of immovable secured assets proposed for sale	Details of Immovable Assets:								
(Property 1)	<p>Immovable property ad measuring 2.15 ares of commercial land with building and with all further improvements under under Sy no 520/2 Re-survey no 207/6 and 207/11 at Eranallure Village, Thalappilly Taluk, Thrissur District, Kerala State in the name of Mr. Jomy P V and Jimmy P V as per the Deed No.1019/2011 dated 02.04.2011 of SRO Mundur</p> <p align="center"><u>Boundaries as per deed No.1019/2011</u></p> <table border="1"> <tr> <td>East</td> <td>Property of Mr Vappu, S/o Muhammedkutty Panikkaveettil</td> </tr> <tr> <td>West</td> <td>Property of Mr. Moosa Neendoor</td> </tr> <tr> <td>South</td> <td>Property of Temple</td> </tr> <tr> <td>North</td> <td>PWD Road</td> </tr> </table>	East	Property of Mr Vappu, S/o Muhammedkutty Panikkaveettil	West	Property of Mr. Moosa Neendoor	South	Property of Temple	North	PWD Road
East	Property of Mr Vappu, S/o Muhammedkutty Panikkaveettil								
West	Property of Mr. Moosa Neendoor								
South	Property of Temple								
North	PWD Road								
Upset Price (Property1)	Rs 1,71,00,000.00 (Rupees One Crore Seventy One Lakh Only)								
EMD Amount	Rs 17,10,000.00 (Rupees Seventeen Lakh Ten Thousand Only)								
(Property 2)	Immovable property ad measuring 3.05 ares of residential land and with all further improvements under under Sy no./ 42/1 at Vellanikkara Village, Thrissur Taluk, Thrissur District, Kerala State in the name of								



	<p>Mrs. Valsa Antony as per the Deed No.4236/12 dated 12.11.2022 of SRO Ollukkara</p> <p style="text-align: center;"><u>Boundaries as per deed No.4236/12</u></p> <table border="1"> <tr> <td>East</td> <td>Property of Vettiyattil Shaju</td> </tr> <tr> <td>West</td> <td>Private Road</td> </tr> <tr> <td>South</td> <td>Private Road</td> </tr> <tr> <td>North</td> <td>Property of Valiyaveettil Saji</td> </tr> </table>	East	Property of Vettiyattil Shaju	West	Private Road	South	Private Road	North	Property of Valiyaveettil Saji
East	Property of Vettiyattil Shaju								
West	Private Road								
South	Private Road								
North	Property of Valiyaveettil Saji								
Upset Price (Property 2)	Rs 28,00,000.00 (Rupees Twenty-Eight Lakh Only)								
EMD Amount	Rs 2,80,000.00 (Rupees Two Lakh Eighty Thousand Only)								
(Property 3)	<p>Immovable property ad measuring 5.66 ares of residential land and with all further improvements under under Sy no 18/3, Re-survey no 361/3 at Chevoor Village, Thrissur Taluk, Thrissur District, Kerala State in the name of Mr. Antony K L and Mrs. Valsa Antony as per the Deed No.3757/1/14 dated 25.11.2014 of SRO Cherpu</p> <p style="text-align: center;"><u>Boundaries as per deed No.3757/1/14</u></p> <table border="1"> <tr> <td>East</td> <td>Private Road</td> </tr> <tr> <td>West</td> <td>Property of Perumparambil Preethy</td> </tr> <tr> <td>South</td> <td>Property of Mr. Kunjippavu</td> </tr> <tr> <td>North</td> <td>Private Road</td> </tr> </table>	East	Private Road	West	Property of Perumparambil Preethy	South	Property of Mr. Kunjippavu	North	Private Road
East	Private Road								
West	Property of Perumparambil Preethy								
South	Property of Mr. Kunjippavu								
North	Private Road								
Upset Price (Property 3)	Rs 41,00,000.00 (Rupees Fourty One Lakh Only)								
EMD Amount	Rs 4,10,000.00 (Rupees Four Lakh Ten Thousand Only)								
(Property 4)	<p>Immovable property ad measuring 19.63 ares of residential land and with all further improvements under under Sy no 421/1 at Chiramanengad Village, Kunnankulam Taluk, Thrissur District, Kerala State in the name of Mr. Jomy P V, Mr. Jimmy P V and Mr. Jijo P V as per the Deed No.1837/2018 of SRO Akkikkavu</p> <p style="text-align: center;"><u>Boundaries as per deed No.1837/2018</u></p> <table border="1"> <tr> <td>East</td> <td>Property of Mr Chandran Etc.</td> </tr> <tr> <td>West</td> <td>Panchayath Road</td> </tr> </table>	East	Property of Mr Chandran Etc.	West	Panchayath Road				
East	Property of Mr Chandran Etc.								
West	Panchayath Road								



	South	Property of Mr Chandran Etc.									
	North	Property of Mr. Abdullakutty									
Upset Price (Property 4)	Rs 1,31,00,000/- (Rupees One Crore Thirty One Lakh Only)										
EMD Amount	Rs 13,10,000/- (Rupees Thirteen Lakh Ten Thousand Only)										
(Property 5)	<p>Immovable property ad measuring 7.90 ares of residential land with residential building and with all further improvements under under Sy no 128/PT3 at Kadangode Village, Kunnamkulam Taluk, Thrissur District, Kerala State in the name of Mr. Jimmy P V, Jijo P V and Mr. Jomy P V as per the Deed No.1032/1/2019 dated 08.08.2019 of SRO Erumapetty</p> <p style="text-align: center;"><u>Boundaries as per deed No.1032/1/2019</u></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>East</td> <td>Panchayath Road</td> </tr> <tr> <td>West</td> <td>Property of others</td> </tr> <tr> <td>South</td> <td>Property of Muhammed</td> </tr> <tr> <td>North</td> <td>Property of Nebeesa</td> </tr> </table>			East	Panchayath Road	West	Property of others	South	Property of Muhammed	North	Property of Nebeesa
East	Panchayath Road										
West	Property of others										
South	Property of Muhammed										
North	Property of Nebeesa										
Upset Price (Property 5)	Rs 54,00,000.00 (Rupees Fifty Four Lakh Only)										
EMD Amount	Rs 5,40,000.00 (Rupees Five Lakh Forty Thousand Only)										
(Property 6)	<p>a) Immovable property ad measuring 3.24 ares of residential land and with all further improvements under under Sy no 765/4 at Veloor Village, Thalappilly Taluk, Thrissur District, Kerala State in the name of Mr. Jimmy P V, Jijo P V and Mr. Jomy P V as per the Deed No.802/1/1 dated 03.04.2017 of SRO Mundur</p> <p style="text-align: center;"><u>Boundaries as per deed No.802/1/1</u></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>East</td> <td>Private Road</td> </tr> <tr> <td>West</td> <td>Panchayath Road</td> </tr> <tr> <td>South</td> <td>Property of Mr. Jose</td> </tr> <tr> <td>North</td> <td>Balance property of Albert</td> </tr> </table> <p>b) Immovable property ad measuring 2.83 ares of residential land and with all further improvements under under Sy no 765/4/1 at Veloor Village, Kunnamkulam Taluk, Thrissur District, Kerala</p>			East	Private Road	West	Panchayath Road	South	Property of Mr. Jose	North	Balance property of Albert
East	Private Road										
West	Panchayath Road										
South	Property of Mr. Jose										
North	Balance property of Albert										



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	<p>State in the name of Mr. Jimmy P V, Jijo P V and Mr. Jomy P V as per the Deed No 1718/1/2019 dated 08.08.2019 of SRO Mundur</p> <p align="center"><u>Boundaries as per deed No. 1718/1/2019</u></p> <table border="1"> <tr> <td>East</td> <td>Panchayath Road</td> </tr> <tr> <td>West</td> <td>Property of Mr. Albert</td> </tr> <tr> <td>South</td> <td>Property of Mr. Albert</td> </tr> <tr> <td>North</td> <td>Property of Mr. Albert and Panchayath Road</td> </tr> </table>	East	Panchayath Road	West	Property of Mr. Albert	South	Property of Mr. Albert	North	Property of Mr. Albert and Panchayath Road
East	Panchayath Road								
West	Property of Mr. Albert								
South	Property of Mr. Albert								
North	Property of Mr. Albert and Panchayath Road								
Upset Price (Property 6)	Rs 37,00,000.00 (Rupees Thirty Seven Lakh Only)								
EMD Amount	Rs 3,70,000.00 (Rupees Three Lakh Seventy Thousand Only)								
Nature of the property i.e. whether free hold/lease hold	free hold								
Details of known encumbrances, if any	Nil								
E-auction website	https://bankauctions.in/								
Date and time of sale	On 09/04/2024, Tuesday through Online Electronic Bidding (E auction) from 10.00 am to 04.00 pm (with auto extension clause in case of bid in last 5 minutes before closing)								
Last date of submission of bids	08/04/2024, Monday before 04.00 p.m.								

Terms & conditions for sale

1. The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, to the terms and conditions mentioned hereunder and as also per the general terms and conditions of e-auction.
2. Auction / bidding shall be only through Online Electronic Bidding“ through the website <https://bankauctions.in/> Bidders/Tenderers are advised to go through the website for detailed terms and conditions to take part in the E-auction sale proceedings.
3. . The intending bidders/Tenderers should register their names at <https://bankauctions.in/> and get their User ID and password free of cost. Prospective bidder may also avail online training on E- auction from <https://bankauctions.in/Contact> person **M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in** Land line: 040-23736405 and info@bankauctions.in



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4. EMD amount of Rs 17,10,000/-, Rs 2,80,000/-, Rs 4,10,000/-, Rs 13,10,000/- & Rs 5,40,000/-, Rs 3,70,000/- (being 10% of the Reserve Price) (EMD refundable without interest to unsuccessful bidders) is to be deposited by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Athani Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Athani Branch, A/c 004917700000111, IFSC Code DLXB00000049 (the transaction UTR number to be submitted to the Authorized Officer) on or before 4.00 pm of 08/04/2024 along with Bid.

5. The bids /tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.

6. The EMD amount shall be adjusted in case of the highest/successful bidder; otherwise refund within 7 working days of finalization of sale.

7. After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc) to the service provider M/s.4Closure/ bankauctions.in, so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.

8. Auction would commence with Reserve Price followed by the highest offer, as mentioned above. The intending bidders/ Tenderers may be given an opportunity, at the discretion of the Authorised Officer of the Bank, to have inter-se bidding among themselves to enhance the offer price in multiples of Rs.10,000/-. The bidders /tenderers who submit the highest bid/tender (not below the Reserve Price) on closure of <https://bankauctions.in/Online auction> shall be declared as successful bidder/tenderer, subject to approval of the Authorised officer/secured creditor.

9. No person other than the intending qualified bidder themselves, or their duly authorized agent shall be allowed to participate in the E Auction.

10. The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above-mentioned website of service provider, i.e., M/s.4Closure/ bankauctions.in.

11. The Authorized Officer reserves the right to accept / reject all or any of the offers/bids/tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders without prior notice at his sole discretion.

12. The property shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.



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13. The successful bidder/tenderer shall deposit 25% of the bid/tender amount (inclusive of EMD amount) on the same day of auction or not later than next working day, as the case may be, by way of Pay order/ DD drawn as above or through RTGS/NEFT to the credit of Dhanlaxmi Bank Ltd, Athani Branch, A/c No. 004917700000111, IFSC Code DLXB0000049 and the balance bid /tender amount shall be paid within 15 days from the date of confirmation of the sale or any extended time as specified by the Authorised Officer of the Bank in the same way as aforesaid. In case of default, all amounts deposited till then shall be forfeited, including earnest money deposit (EMD) and the bank shall, at its discretion, be at liberty to sell the property again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.

14. The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees etc and statutory and other dues, if any.

15. The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10 am to 5 pm on working days by contacting the Authorised Officer / the Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.

16. It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider.

17. Bidders/tenderers are required to comply with KYC norms and provide self attested KYC documents online as well as offline before 04.00 pm on 08/04/2024. The genuineness of the KYC documents is the sole responsibility of the bidder/tenderer.

18. The bidders/tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure etc.

19. This is also a notice to the borrowers/ guarantors of the said loan about holding of auction sale of the secured assets.

20. For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the Authorized Officer, DHANLAXMI BANK LTD. Regional Office, Dhanalakshmi Building, 1st Floor, Poonkunnam, Thrissur 680002, Ph No 9539004365 or the Branch

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Athani Branch



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Manager, Dhanlaxmi Bank Ltd Athani Branch / Mob : 9539009552 on any working day during the office hours.

21.The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between **10 am to 5 pm** on working days by contacting the Authorised Officer / the Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.

Date: 13/03/2024
Place: Thrissur

Dhanlaxmi Bank Ltd

Authorized Officer.