

Sale Notice**BY REGISTERD POST WITH A.D./SPEED POST WITH A.D.**

Date: 26-11-2024

**I.JOMON OOMMEN (BORROWER),
AT H NO 786B, WARD NO 14, AMBALAMEDU CLINT ROAD,
PO AMBALAMEDU, COCHIN- 682303**

Reference: a. Your Loan Agreement H41SHHL0298667, H41SHLT0305181 in respect of immovable property An extent of 3.13 Ares of land in Re.Sy. No. 86/6/3 (Old Sy.No. 602/2/1) situated at Puthencruz village, Kunnathunadu Taluk Ernakulam District together with all rights appurtenant to and a building bearing no.14/786B it obtained as per Sale Deed No. 4846/2018 of Puthencruz Sub Registrar Office & movable property i.e Ceiling Fan – 15, Tube Light – 17, Small Tube Light – 11, Calling Bell – 3, LED bulb – 26, Mirror – 10, Study Table – Lumpsum, Exhaust Fan – 12, Camera – 2, Water Tank – 3, Street Light – 2.

b. Statutory Demand Notice dated 27-MAR-2023 issued under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act).

c. Possession Notice dated 08-JUNE-2023 in respect of possession of secured/mortgaged immovable property.

c. Physical possession dated 25-JUL-2024 in respect of possession of secured/mortgaged immovable property.

Subject: 30 days' FINAL NOTICE for Sale of secured/mortgaged immovable property is being given to you in compliance of Rule 8 sub-rule 5 & 6 of Security Interest (Enforcement) Rules, 2002 and under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Dear Sir/Madam,

With reference to the captioned subject matter, the under signed, being an Authorized Officer of the Secured Creditor 'Bajaj Housing Finance Limited', under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of various powers conferred under Section 13 of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued the aforesaid statutory demand notice under Section 13 (2) of the said Act calling upon you to repay the outstanding amount more particularly mentioned in the said statutory demand notice together with further interest thereon within 60 days from the date of the said notice.

The under signed also refers to the aforesaid possession notice issued to you regarding taking possession of the Secured/mortgaged immovable property and the publication of the said possession notice were published two leading newspaper for the purpose of realization of the secured asset/debt in exercise of the power conferred on BHFL (secured creditor) under the provision of the SARFAESI Act and the Rules framed there under. I, the under signed on 25-JUL-2024 have taken physical possession of the aforesaid secured/mortgaged immovable property in exercise of powers conferred on me of the SARFAESI Act.

BAJAJ HOUSING FINANCE LIMITEDwww.bajajhousingfinance.in

4th Floor, Bcg Estate, Door No. 33/1663 B4, Nr. Nexa Showroom Palarivattom, Cochin - 682025. Kerala

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune - 411035, Maharashtra**Corporate Identity Number (CIN):** U65910PN2008PLC132228**Tel:** +91 20718 78060 | **Email:** bhfwecare@bajajfinserv.in

We state that despite receipt of the said statutory demand notice and the said possession notice and/or service of the same by way of publication thereof in two leading newspapers as well as by pasting a copy thereof on the secured/mortgaged immovable property, you have failed and neglected to pay the outstanding amount towards discharge of your liability in full and/or to comply with the requisitions contained in the said notices.

I the under signed being Authorized Officer of the Secured Creditor have obtained the valuation of the secured/mortgaged immovable property from an approved valuer and have also fixed the reserve price of the said secured/mortgaged immovable/movables property in consultation with the secured creditor. Please take notice that I will be taking further steps for sale/ disposal of the secured/mortgaged immovable property on **03-JAN-2025** will be on "As is where is", "As is what is", & "Whatever there is basis" by any of the following methods:-

- a. By obtaining quotations from the persons dealing with similar secured properties/assets or otherwise interested in buying the such assets; or
- b. By inviting tenders from the public;
- c. By holding public auction; or
- d. By private treaty.

ANNEXURE "A"

Description of the Secured/Mortgaged Immovable Property	Reserve Price (Rs.)
<p>An extent of 3.13 Ares of land in Re.Sy. No. 86/6/3 in Block No 39 (Old Sy.No. 602/2/1) situated at Puthencruz village, Kunnathunadu Taluk Ernakulam District together with all rights appurtenant to and a building bearing no.14/786 B it obtained as per Sale Deed No. 4846/2018 of Puthencruz Sub Registrar Office.</p> <p>North by Concrete Road South by Property of Pulickalparambil Radha East by Property of Jomon Oommen West by Panchayath Road</p> <p align="center"><u>Description of the movable property:</u></p> <p>Ceiling Fan – 15, Tube Light – 17, Small Tube Light – 11, Calling Bell – 3, LED bulb – 26, Mirror – 10, Study Table – Lumpsum, Exhaust Fan – 12, Camera – 2, Water Tank – 3, Street Light – 2.</p>	<p>Reserve Price for immovable property of <u>Rs.90,00,000/- (Rupees Ninety Lakh Only)</u></p> <p>EMD: <u>Rs.9,00,000/- (Rupees Nine Lakh Only)</u> 10% of Reserve Price.</p> <p>Reserve price for movable's Reserve Price: Rs.17,750/- (Rupees Seventeen Thousand Seven Hundred and Fifty Only) EMD: Rs.1775/- (Rupees One Thousand Seven Hundred and Seventy Five Only), 10% of Reserve Price..</p>

You are hereby called upon to pay the outstanding dues together with all costs, charges and expenses incurred by the undersigned or any incidental expenses incurred thereto while taking possession of the property and to get the aforesaid property released from the undersigned within 30 days from the date of this notice failing which the aforesaid secured/mortgaged immovable property shall be sold by the under signed as per details mentioned herein below.

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The sale of the secured assets will be through an Online E-Auction at the reserve price more particularly detailed in "Annexure A". The auction shall be scheduled as under:

S.NO.	PARTICULARS	DETAILS
1	DATE OF AUCTION	<u>03RD JANUARY 2025</u>
2	TIME OF AUCTION	11:00 AM TO 12:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES
3	LAST DATE OF SUBMISSION OF EMD WITH KYC IS	02 ND JANUARY 2025 UP TO 5:00 P.M. (IST)
4	PLACE OF SUBMISSION OF DOCUMENTS	Bajaj Housing Finance Ltd, 4th floor, BCG Estate, near Nexa showroom, Palarivattom , Cochin - 682025
5	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE : https://bankauctions.in/

Please take notice that if you fail or neglect to pay the total outstanding dues within aforesaid statutory period of 30 (Thirty) days from the date of notice hereof, the undersigned will have no alternatives but to proceed to sell the aforesaid secured/mortgaged immovable property for realizing the outstanding dues of Rs.1,11,34,805/- (Rupees One Crore Eleven Lakh Thirty Four Thousand Eight Hundred and Five Only) Along with future interest and charges accrued w.e.f 26/11/2024, payable in respect of aforesaid loan facility.

Please note that auction details will be available in will be published in two leading daily Newspapers- Business Standard (English) and Janambhumi (Malayalam) dated 30-NOV-2024

Further, the detailed terms and conditions of E-Auction are available through this link <https://bankauctions.in/> and <https://www.bajajhousingfinance.in/auction-notice>.

Please note: If you are having any moveable's inside the security interest (as per inventory); you are directed to remove the same within 7 days from service of this notice else BHFL will proceed further to dispose off the said inventory on 'as is where is basis as per the latest valuation which would be at your cost and consequences.

The Borrower's attention is invited to the provisions of the subsection 8 of section 13 of the Act, in respect of the time available to redeem the secured asset.

This notice is issued to you without prejudice to other rights & remedies available to Bajaj Housing Finance Limited

Yours Sincerely,

For Bajaj Housing Finance Limited
(Praveen Kumar K D)

(Authorized Officer)

Encl:- Copy of the Tender and Auction Sale Notice

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