



DHANLAXMI BANK LIMITED
RJ Complex, Kundara-Bharanikkavu Road, Mulavana.P.O, Kollam-691503
REGIONAL OFFICE: Thiruvananthapuram CORPORATE OFFICE: THRISSUR

REGD. WITH A/D

14.07.2025

NOTICE OF SALE OF IMMOVABLE SECURED ASSETS

[Issued under Rule 8(5) & 9(1) of the Security Interest (Enforcement) Rules 2002

To,

1. Mr. Suresh Kumar.
184, Kamalalayam, Perayam
Mulavana.P.O., Kollam-691503
2. Mr. Santhosh Kumar
Kamalalayam, Perayam,
Mulavana.P.O, Kollam-691503

Dear Sir,

1. This has reference to the recovery actions initiated against you under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [SARFAESI Act].

2. We also refer to the possession notice dated 15.01.2020 issued to you regarding, taking possession of the secured assets detailed below, by the Authorised Officer of the Bank and the publication of the said possession notice in New Indian Express and Deepika dailies dated 19.01.2020, for the purpose of realization of the secured debt, in exercise of the powers conferred on the Bank as secured creditor under the provisions of the SARFAESI Act and the Rules made thereunder. The said notice has also been issued to you through registered post.

3. Till date you have not made payments towards discharge of your liability in full to the Bank and hence it is proposed to sell the following secured assets on “*As is where is*”, “*As is what is*”, and “*Whatever there is*” basis on **19-08-2025 between 11 am & 3 pm** through public auction through Online Electronic Bidding (E-auction) inviting tender from public.

Sl.No.	LOT NO	DESCRIPTION OF THE PROPERTY PROPOSED FOR SALE	Reserve Price [Rs]
1	1	<p>Land admeasuring 8.32 Ares (20.55 cents) of land comprised in Sy No: 32/5/2,32/7,32/8 in block no:10 in Perayam Village in Kollam Taluk, Kollam District. in the name of Mr. Suresh Kumar.S with all improvements and structure therein.</p> <p><u>Boundaries</u></p> <p>North: Property of Mr.Mamachan South – Harrish Cashew Factory East- property of Mr.Ravi West – Panchayath tar road connecting Chokkakuzhi to Chittumala</p>	Rs.42,07,000.00

4.We hereby give you notice that the aforesaid secured assets shall be sold by the undersigned on the date and time mentioned above without any further notice.

Yours faithfully,

*Authorized Officer
Dhanlaxmi Bank Ltd*

REGIONAL OFFICE: Thiruvananthapuram CORPORATE OFFICE: THRISSUR

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

(Issued under Rule 8(6) of the Security Interest (Enforcement) Rules 2002)

To,

1. Mr. Suresh Kumar.
184, Kamalalayam, Perayam
Mulavana.P.O., Kollam-691503
2. Mr. Santhosh Kumar
Kamalalayam, Perayam,
Mulavana.P.O, Kollam-691503

E-Auction Sale Notice for Sale of Immovable Asset under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of Dhanlaxmi Bank Ltd., Secured Creditor, will be sold on “As is where is”, “As is what is”, and “Whatever there is” on 19-08-2025, for recovery of Rs.29,14,151.19 (**Rupees Twenty Nine Lakhs Fourteen Thousand One Hundred and Fifty One and paise Nineteen only**) due to the Dhanlaxmi Bank Ltd., Secured Creditor from Mr. Suresh Kumar, Mr. Santhosh Kumar. The reserve price will be **Rs.42,07,000.00 (Rs. Forty-Two lakhs Seven Thousand only) and the earnest money deposit will be Rs.4,20,700.00 (Rupees Four lakhs Twenty Thousand Seven Hundred only).**

Sl.No.	LOT NO	DESCRIPTION OF THE PROPERTY PROPOSED FOR SALE	Reserve Price [Rs]
1	1	Land admeasuring 8.32 Ares (20.55 cents) of land and improvements therein comprised in Sy No: 32/5/2,32/7,32/8 in block no:10 in Perayam	Rs.42,07,000.00

	<p>Village in Kollam Taluk, Kollam District. in the name of Mr. Suresh Kumar.S with all improvements and structure therein.</p> <p><u>Boundaries</u></p> <p>North: Property of Mr.Mamachan South – Harrish Cashew Factory East- property of Mr.Ravi West – Panchayath tar road connecting Chokkakuzhi to Chittumala</p>	
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For detailed terms and conditions of the sale, please refer to the link provided in Dhanlaxmi Bank's (Secured creditor) website i.e. www.dhanbank.com.

Date:.14.07.2025

Place: Thiruvananthapuram

Authorized Officer

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated.14.07.2025.

1	Name and Address of the secured creditor	DHANLAXMI BANK LIMITED RJ Complex,Kundara-Bharanikkavu Road,Mulavana.P.O,Kollam-691503 Regional Office: Thiruvananthapuram Corporate Office: Thrissur
2	Name and Address of the borrower	Mr. Suresh Kumar. 184,Kamalalayam,Perayam Mulavana.P.O.,Kollam-691503
3	Name and Address of the guarantors	. Mr.Santhosh Kumar Kamalalayam,Perayam, Mulavana.P.O,Kollam-691503
4	Complete description of the Secured Asset/s to be sold	Property: Land admeasuring 8.32 Ares (20.55 cents) of land and improvements therein comprised in Sy No: 32/5/2,32/7,32/8 in block no:10 in Perayam Village in Kollam Taluk, Kollam District. in the name of Mr. Suresh Kumar.S with all improvements and structure therein. <u>Boundaries</u> North: Property of Mr.Mamachan South – Harrish Cashew Factory East- property of Mr.Ravi West – Panchayath tar road connecting Chokkakuzhi to Chittumala
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	NIL
6	Total secured debt for recovery of which the property is to be sold	Rs.29,14,151.19 (Rupees Twenty Nine Lakhs Fourteen Thousand One Hundred and Fifty One and paise Nineteen only) as on 30.6.2025 plus interest thereon with monthly rests
7	Date and time of auction	19-08-2025 ,From 11 am to 3 pm
8	Reserve Price of the immovable secured asset	Rs.42.07 Lakh (Rupees Forty-Two Lakhs Seven Thousand only)
9	Earnest Money Deposit (EMD) payable	Rs.4,20,700/-(Rupees Four Lakh Twenty thousand Seven Hundred only)
10	Last date of submission of bids	18-08-2025 before 5 pm,Rs.4,20,700/-

	and EMD	
11	Mode of payment of amounts	Through RTGS/NEFT /Fund Transfer to the credit of the account of Dhanlaxmi Bank Ltd, <i>Mulavana</i> Branch, A/c No 010417700000011 , IFSC Code DLXB0000 104.
12	Mode of auction	E-Auction
13	Portal of E-auction	https://bankauctions.in
14	Details of the auction service provider (with phone no., e- mail id etc.)	E- auction from M/s 4Closure (Vendor), Contact persons (i) T.Jaya Prakash Reddy Contact No. 8142000064 , Email id: prakash@bankauctions.in , (ii) Mr.BharathiRaju ,Contact no: 9515160063 ,Email id: Bharathi@bankauctions.in & info@bankauctions.in , Mr.Arun Raj,S, Contact no.8142000735 ,Email id: tnkl@bankauctions.in

Other terms and Conditions of sale

- a) The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "**As is where is**", "**As is what is**", and "**Whatever there is**" basis.
- c) 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 take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal <https://bankauctions.in/> and get their User ID and password free of cost. Also prospective bidders/tenderers may avail online training on E- auction from M/s **4Closure**(Vendor), Contact persons (i) T.Jaya Prakash Reddy Contact No. 8142000064, Email :prakash@bankauctions.in, (ii) Mr..Bharathi Raju, Contact no:9515160063,Email id:Bharathi@bankauctions.in & info@bankauctions.in.
- e) 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**.
- f) The aforesaid secured assets will not be sold below the Reserve price.
- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs.4,20,700/- (Rupees Four Lakhs Twenty Thousand Seven Hundred only) equivalent to 10% of the Reserve Price of the property either by way of Demand Draft / a pay

order drawn in favour of Dhanlaxmi Bank Ltd., Mulavana Branch, payable at Kollam OR through RTGS/NEFT /Fund Transfer to the credit of the account of Dhanlaxmi Bank Ltd, Mulavana Branch, A/c No:01041770000011,IFSC Code DLXB0000104. The intending bidders/Tenderers shall submit/send their Bids /Tenders along with either the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd., Thiruvananthapuram, Regional Office so as to reach us on or before 18-08-2025.before 5 p.m.

- h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.
- i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 18-08-2025, before ,5 pm. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.
- j) 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.
- k) 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/tenderers (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** 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.
- l) 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 or sale without prior notice at his sole discretion.
- m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.

- n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.
- o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for both the properties together published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of **Rs.10,000.00 (Rupees Ten Thousand Only)**. The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of “Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.
- p) E - Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 10 more minutes. This process continues till no improved bid comes for a period of 10 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.
- q) The successful bidder/tenderer should deposit **25% of the bid amount (inclusive of EMD amount)** on the same day of sale or not later than next working day as the case may be and as advised by the Authorized Officer of the Bank, by way of Demand Draft / Pay Order drawn in favor of Dhanlaxmi Bank Ltd., Mulavana Branch, payable at Kollam. or through RTGS/NEFT to the credit of Dhanlaxmi Bank Ltd, Mulavana Branch, **A/c No. 010417700000011, IFSC Code: DLXB0000**104 and the Balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorized Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.
- r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.
- s) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as deductee can be obtained

from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale consideration as above after deducting TDS and on submission of Challan-cum-statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.

- t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 11 a.m. to 3 p.m. on working days by contacting the Authorized Officer/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.
- u) 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.
- v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders
- w) 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/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.
- x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets
- y) For further details of Sale, Terms & Conditions and for inspection of the property, intending bidders/tenderers may contact the Authorised Officer Mrs.Rajasree U K.

(Mob: 9539003849), or Mr. Praveen Nair.G, Branch Manager (Mob: 9539004494), Mrs.Divya Vijayan,Asst. Branch Manager (Mob: 9539004192),Rajesh.M,Recovery Manager (Mob:7356434003) on any working day during the Office hours.

Place: Thiruvananthapuram
Date:14.07.2025

Authorized Officer
Dhanlaxmi Bank Ltd

1. Mr. Suresh Kumar.
184, Kamalalayam, Perayam
Mulavana.P.O., Kollam-691503
2. Mr. Santhosh Kumar
Kamalalayam, Perayam,
Mulavana.P.O, Kollam-691503

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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Description of the immovable property with known encumbrances mentioned hereunder:

Property

Land admeasuring 8.32 Ares (20.55 cents) of land comprised in Sy No: 32/5/2,32/7,32/8 in block no:10 in Perayam Village in Kollam Taluk, Kollam District. in the name of Mr. Suresh Kumar.S with all improvements and structure therein.

Boundaries

North: Property of Mr.Mamachan

South – Harrish Cashew Factory

East- property of Mr.Ravi

West – Panchayath tar road connecting Chokkakuzhi to Chittumala

(No encumbrances known to the Bank)

For detailed terms and conditions of the sale, please refer to the link provided in Dhanlaxmi Bank's website, i.e., www.dhanbank.com

Authorized Officer

Date: .14.07.2025

Place: Thiruvananthapuram