SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rules 8(6) of the Security Interest (Enforcement) Rules 2002

1) 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 symbolic possession of which has been taken by the Authorised Officer of CSB Bank Limited (Formerly The Catholic Syrian Bank Limited) Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" and "without recourse basis" on **27/11/2026** for recovery of Rs.1,45,81,322.44/-(Rupees One Crore Forty Five Lakhs Eighty One Thousand Three Hundred Twenty Two and Paise Forty Four Only) as on 30/09/2026 plus future interest and penal charges and other expenses due to CSB Bank Ltd (Formerly the Catholic Syrian Bank Ltd.), Kothamangalam Branch, Secured Creditor from Borrowers/Guarantor (1) Mr. George Varghese, S/o Varghese, Manikkombel, South Marady (Part), Thekken Marady, Ernakulam – 686 673 and 2). Smt. Jessy George, W/o. George Varghese, Manikkombel, South Marady (Part), Thekken Marady, Ernakulam- 686 673. 3).Mr.Albert Kiran George, S/o George Varghese, Manikkombel, South Marady(Part), Thekken Marady, Ernakulam- 686 673

Reserve Price Fixed	**EMD to be Deposited**
Rs.40,35,000/-	Rs.4,03,500/-

Date & Time of Auction	**27/11/2026 at** 11.30 am at CSB Bank Ltd., Retail Loans, 2nd Floor, DJM Building, Market Road, Ernakulam, Pin: 682011

(Details of Properties to be sold in Auction)

Description of Property

Item No. 1

All that piece and parcel of land admeasuring 30.73 Ares, comprised in Old Sy. No. 1/1, Re-Sy. No. 50/3, Block No. 62 of Kattapana Village, Idukki Taluk, Idukki District, together with the residential building, constructions and all other improvements thereon, owned by Mr. George Varghese, more fully described in the schedule to Release Deed No. 3708/2011 and Partition Deed No. 1890/1992 of SRO Kattapana.

Boundaries (as per Location Sketch No. 2490/19):

South : Property of Cherukanayil
North : Road
East : Property of Uriliyanikan
West : Property of Parapally

Item No. 2

All that piece and parcel of land admeasuring 2.02 Ares (1.84 Ares as per survey sketch) comprised in Old Sy. No. 1/1, Re-Sy. No. 52/6, Block No. 62 of Kattapana Village, Idukki Taluk, Idukki District, together with constructions and all other improvements thereon, owned by Mr. George Varghese, more fully described in the schedule to Sale Deed No. 4934/2012 of SRO Kattapana.

Boundaries (as per Location Sketch No. 2488/19):

South: Own Property
North: Property of Njodikal
East : Property of Njodikal
West : Private Road

Item No. 3

All that piece and parcel of land admeasuring 1.50 Ares (1.37 Ares as per survey sketch) comprised in Old Sy. No. 1/1, Re-Sy. No. 1/1-403, Block No. 1 of Erattayar Village, Udumbanchola Taluk, Idukki District, more fully described in the schedule to Sale Deed No. 2170/2014 of SRO Kattapana, and presently identified as being comprised in Re-Sy. No. 52/6, Block No. 62, Kattapana Village, Idukki Taluk, Idukki District, as per the Report of the Taluk Surveyor dated 25.09.2024 submitted before the Hon'ble Chief Judicial Magistrate Court, Thodupuzha in M.C. No. 147/2023, together with constructions and all other improvements thereon, owned by Mr. George Varghese.

Boundaries (as per Location Sketch No. 1039/2019):

South : Own Land
North: PWD Road
East: Property of Njodikal Joy
West: Property of Mohanan

For detailed terms and conditions of the sale, please refer to the link provided in "Sale of Property" Secured Creditor's website i.e. **www.csb.bank.in**

Last Date for receipt of Tender documents : 26/11/2026 before 12 noon. Scanned copy of the tender should be sent to reshmasobhanan@csb.bank.in on or before 26/11/2026 before 12 noon. Hard copy of the Tender Documents should be submitted on or before 26/11/2026 before 12 noon to the Authorised officer in a sealed cover.

LAST DATE FOR RECEIPT OF EMD: 26/11/2026 before 12 noon

For detailed terms and conditions of the sale please refer the link "Sale of Property in CSB Bank Ltd website(www.csb.co.in) or may contact Authorised Officer/Chief Manager, CSB Bank Ltd. Retail Loans, 2nd Floor, DJM Building, Market Road, 682011 (Ph–9388339699, 9961607408 & 9447372254) e-mail id ernakulamzone@csb.co.in during office hours on any working day.

TERMS AND CONDITIONS OF AUCTION

The sale shall be subject to the conditions prescribed in the Security interest (Enforcement) Rules, 2002 and to the following conditions

(1) This is Notice to the Borrower/guarantor and the Public in general.

(2) The property will be sold in “as is where is”, “as is what is”, “whatever there is condition” & “without recourse basis" including encumbrances, if any. There is no encumbrance to the knowledge of the bank. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.

(3) The properties can be inspected, with prior appointment with Authorised Officer, on any working day between 10.00 AM and 5.00 PM.

(4) The property will not be sold below the Reserve Price and the participating bidders may improve their offer further, during auction process.

(5) The intending bidders should submit their request/application in the prescribed tender application form in a sealed cover superscribing “Sale – “**M/s. George Varghese**” along with Earnest Money Deposit (EMD) of Rs.4,03,500/- (Rupees Four Lakhs Three Thousand and Five Hundred Only) by way of Demand Draft/NEFT/RTGS to the Branch Manager, CSB Bank Limited, Kothamangalam Branch payable at Ernakulam or to the Authorised Officer, CSB Bank Ltd or by NEFT/RTGS in the Account No :0094020047244“ CSB Auction Sale Account“, maintained at our Thrissur Main Branch, Thrissur -680020, IFSC Code:CSBK0000094 on any working day during office hours on or before 26/11/2026

(6) The DD number, date and bank's name should be superscribed on the cover. The tender form and letter of authority can be obtained from **CSB Bank Ltd, Kothamangalam Branch/ Authorized officer** on any working day on or before 26/11/2026 during business hours. The EMD is refundable, if the bid is not successful. The EMD shall be liable for forfeiture without any prior notice if the successful bidder fails to adhere to the terms or conditions of sale, time and commit any default in any manner and the sale shall be conferred on the person making highest offer/ Tender/ Bid**.**

7) The sealed tenders will be opened by the Authorised Officer on 27/11/2026 at 11.30 a.m in the presence of the available/attending bidders or their representatives. The authorized representatives must carry with themselves letter of authority in the prescribed format from the principal bidder with necessary proof of identification.

8)Along with the tender form, the intending purchaser shall also attach a copy of the PAN card issued by the IT Department and also his/ her identity proof and proof of residence.

9)The sealed tender will be opened by the Authorised Officer in the presence of available/ attending bidders or their authorised representatives.

10) The Authorised Officer has absolute discretion to negotiate/ raise the offered amount/ permit inter-se bidding among the participants to get maximum revised offer/ price for the property. The inter-se bidding will be in the multiples of Rs.25,000/-. The sale shall be considered only if the bid is above the reserve price fixed for the above mentioned property and the sale is subject to confirmation by the Bank (Secured Creditor). The Authorised Officer has the absolute right to accept or reject the application or adjourn/ postpone the sale without assigning any reason therefore and also to modify any terms and conditions of this sale without any prior notice.

11) The successful bidder shall deposit 25% (inclusive of Earnest Money Deposited) of the bid amount immediately on the sale being knocked down in his favour or on the next working day and the balance **within fifteen days** from the date of confirmation of sale by the secured creditor, or within such extended period as may be agreed upon in writing between the purchaser and secured creditor in any case not exceeding three months. Payment is to be made through Demand Draft drawn in favour of **CSB Bank Ltd, payable at Kothamangalam** or by NEFT/RTGS in the Account No : :0238104264240" CSB Auction Sale Account",maintained at our Thrissur main Branch , Thrissur -680020, IFSC Code:CSBK0000094 **.** In case of default, the entire amount deposited till then shall be forfeited without any prior notice.

12) The immovable property described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage by fire or theft or other accidents and other risk from the date of the confirmation of the Sale by the Authorized Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature.

13) All charges for conveyance, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only.

14) As per Sec 194 – I A of Income Tax Act, 1961, TDS @ 1% will be applicable on the sale proceeds where the sale consideration is Rs. 50.00 Lakhs and above.

15) The Sale certificate will be issued in the name of purchaser(s)/ applicant(s) only and will not be issued in any other name(s).

16) Authorised Officer/ Bank is not bound to accept the highest offer and has absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the auction or vary the terms and conditions of the auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason thereof.

17) The particulars of the secured assets specified above have been to the best of the information of the Authorized Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.

18) The participating bidder may visit the property in order to ascertain the exact location and nature and conduct his/ her own legal due diligence regarding the encumbrances on the property including statutory liabilities etc. Authorised Officer of the bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the government or anyone else in respect of the said properties.

19) For detailed terms and conditions of the sale, please refer to the link provided in "Sale of Property" Secured Creditor's website i.e. www.csb.bank.in

For further information contact; Authorised Officer, CSB Bank Limited, DJM Building, Market Road, Ernakulam (Ph–9388339699, 9961607408 & 9447372254) during office hours on any working day.

15/10/2026

Authorised Officer
CSB Bank Ltd.
Retail Loans Ernakulam