

SKR/S-144/ /2026-2027

22/04/2026
Thiruvananthapuram

Registered A/D

To,

- 1) M/s Azhak Exports, Proprietrix :Kavitha V K , Geethalayam , Mulluvila, Vadakkevila PO Kollam-691010
- 2) Ms. Kavitha V K, Proprietrix M/s. Azhak Exports, Geethalayam , Mulluvila, Vadakkevila PO Kollam-691010
- 3) Mr. Renju .A, Guarantor M/s. Azhak Exports, Geethalayam , Mulluvila, Vadakkevila PO Kollam-691010

Sub: Sale of Immovable Property in the account of M/s. Azhak Exports – Kollam

Further to the Physical Possession of the scheduled mortgaged property on 15/03/2025 subsequently under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules made thereunder, it is informed that since you have failed to discharge the debt due to the bank, it is proposed to sell the secured asset on 11/06/2026

Further you may please be informed that on your failure to tender amount of dues together with all costs, charges and expenses incurred by the secured creditor before the date of publication of sale notice the Secured Creditor is empowered to effect sale of secured assets.

Subsequent to 11/06/2026 (auction date) if the sale is not materialised the bank shall be entitled to sell the secured asset by any of the methods as provided under Rule 8(5) of the Security Interest (Enforcement) Rules 2002, as the case may be.

A copy of sale notice is enclosed herewith. The sale notice is being published in two newspapers.

Yours faithfully

For CSB Bank Ltd.

Authorised Officer

Under the power of
Authorised officer
CSB Bank Ltd.





SKR/S-144/ /2026-2027

AUCTION SALE NOTICE

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 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 possession of which has been taken by the Authorised Officer of CSB Bank Limited, Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is" and "without recourse basis" on 11/06/2026 for recovery of amount described below from the borrower/ guarantors mentioned hereunder.

Borrowers/ Guarantors	Facility/Amount due to the Bank as on 31/03/2026
1) M/s Azhak Export, Proprietrix :Kavitha V K, Geethalayam , Mulluvila, Vadakkevila PO Kollam-691010	Facility/ies: i)Cash Credit
2) Ms. kavitha V K, Proprietrix M/s. Azhak Exports, Geethalayam , Mulluvila, Vadakkevila PO Kollam-691010	Amount due to the Bank as on 31/03/2026
3) Mr. Renju .A, Guarantor M/s. Azhak Export, Geethalayam , Mulluvila, Vadakkevila PO Kollam-691010	Total Amount for closure: Rs. 8,40,38,826/35.

DESCRIPTION OF PROPERTY

Schedule A

Property having total extent of 3.67 Ares of land with partially constructed residential building under Re. Sy. No. 644/4 of Vadakkevila Village, Kollam District in the name of Mrs. Kavithav K more specifically detailed in Sale deed No 2811/2012 of Eravipuram Sub Registrars Office.

Boundaries as per Sale deed.

- North : Public Road
- West : Property of Renju
- East : Corporation Road
- South : Public Road

CSB Bank Ltd., South Kerala Zonal Office, TC 25/3953/11 Keston Road | Near Devaswom Board Jn,
Kowdiar PO 695003| Thiruvananthapuram- 695003
|e- mail : southkeralazone@csb.bank.in| Phone: 9072601280.
|www.csb.co.in| CIN: L65191KL1920PLC000175



Rs 55,00,000 /- (Rupees Fifty Five Lakhs Only)
EMD – Rs 5,50,000/- (Rupees Five Lakhs Only)

INSPECTION OF PROPERTY	14/05/2026 (from 10.30 am to 01.00 pm) or any working days during office hours with prior appointment.
Date, Time and place of Auction	11/06/2026 (from 10 30 onwards) CSB Bank Limited (Formerly The Catholic Syrian Bank Limited), TC 25/3953/1 , Keston Road , Near Devaswom Board Jn , Kowdiar PO -695003, Thiruvananthapuram District .
Last date for submission of tender	10/06/2026

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 Notice is to the Borrower/ Guarantors in particular 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. 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 property can be inspected, with prior appointment with Authorised Officer, on 25/05/2026 between 10.30 AM and 01.00 PM or any working days during office hours with prior appointment.
- 4) The property will not be sold below the Reserve Price fixed for the above mentioned property and the participating bidders may improve their offer further, during auction process.
- 5) The intending bidders should submit their bids in the prescribed tender form in a sealed cover superscribing "Sale – M/s. Azhak Exports - Kollam Branch " along with Earnest Money Deposit (EMD) by way of Demand Draft favouring **CSB Bank Ltd, Kollam Branch payable at Kollam during business hours directly to the Authorised Officer, CSB Bank Ltd, Kollam Branch** or by NEFT/RTGS in the Account No :0094020047244, Name of the account - CSB E-Auction Sale Account, maintained at our College Road Branch , Thrissur CSB Bank Ltd., South Kerala Zonal Office, TC 25/3953/1| Keston Road | Near Devaswom Board Jn | Kowdiar P.O 695003| Thiruvananthapuram - 695003



-680020, IFSC Code:CSBK0000094 . 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, Kollam Branch** on any working day on or before 10/06/2026 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.

- 6) 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.
- 7) The sealed tender will be opened by the Authorised Officer in the presence of available/ attending applicants or their representatives. The authorised representatives must carry with themselves letter of authority in the prescribed format from the principal bidder with necessary document for identification. 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. 10,000/-. 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.
- 8) 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, Kollam Branch** payable at Kollam or by NEFT/RTGS in the Account No : 0094020047244, Account Name- CSB E-Auction Sale Account, maintained at our College Road Branch , Thrissur -680020, IFSC Code:CSBK0000094 . In case of default, the entire amount deposited till then shall be forfeited without any prior notice.
- 9) 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.



- 10) The entries reflected in the Encumbrance Certificate (EC) if any, is subsequent to the mortgage of the bank and the same is not binding on the Bank.
- 11) All charges for conveyance, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only.
- 12) 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.
- 13) 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).
- 14) 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.
- 15) 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.
- 16) 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.
- 17) 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.co.in

For further information contact; CSB Bank Limited, TC 25/3953/1 , Keston Road , Near Devaswom Board Jn , Kowdiar PO -695003, Thiruvananthapuram District . Ph: 9645525512, 9400046144 (on working days during business hours.)

Place : Thiruvananthapuram
Date :22-04-2026

For CSB Bank Ltd.

Authorised Officer
Under the provisions of THE AEST ACT
CSB Bank Ltd.

