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SKR/S-89/ 53 - /2025-2026

Thiruvananthapuram
15-10-2025.

Registered A/D

To,

1. M/s Pooja Cashew Factory, Prop. Vijayan S, Anthichira Thuvayoor North Manakala P O.,
Adoor Pathanamthitta, Kerala-691551

Residential Address :-

Mr.Vijayan S Prop. M/s Pooja Cashew Factory Sree Mangalathu Veedu, Anthichira, Manakala
P O., Adoor, Pathanamthitta, Kerala-691551

2. Mrs. Preetha Vijayan, W/o Vijayan S, Sree Managalathu Veedu, Anthichira, Manakala P O.,
Adoor, Pathanamthitta, Kerala-691 551

**Sub: Sale of Immovable Property in the account of M/s Pooja Cashew Factory. Prop.
Vijayan S -Kollam Branch**

Further to the possession of the scheduled mortgaged properties 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 26-11-2025.

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 26-11-2025 (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,

Authorised officer
CSB Bank Ltd.





Sale Price	Rs 1,50,00,000/- (Rupees One Crore Fifty Lakhs Only)
EMD	Rs 15,00,000/- (Rupees Fifteen Lakhs Only)

INSPECTION OF PROPERTY	28-10-2025 (from 10.30 am to 01.00 pm) or any working days during office hours with prior appointment.
Date, Time and place of Auction	26-11-2025 (from 11.30 am onwards) CSB Bank Limited, South Kerala Zonal Office TC 25/3953/1, Keston Road, Near Devaswom Board Jn. Kowdiar P.O 695003, Thiruvananthapuram- 695003
Last date for submission of tender	25-11-2025

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 28-10-2025 (from 10.30 am to 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 Pooja Cashew Factory" with Earnest Money Deposit (EMD) by way of Demand Draft favouring CSB Bank Ltd, Kollam Branch payable at Kollam or by fund transfer through NEFT/RTGS in the Account No: 0094020047244, Name of the account "CSB E - Auction Sale Account", maintained at our College Road Branch, Thrissur - 680020, IFSC Code: CSBK0000094 during business hours directly to the Authorised officer, CSB Bank Ltd, Kollam Branch or to the Authorised Officer, CSB Bank Ltd., South Kerala Zonal Office, Thiruvananthapuram on or before 25-11-2025. The DD number/UTR number, date



- 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 Authorized 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 Ltd, South Kerala Zonal Office, TC 25/3953/1, Keston Road, Near Devaswom Board Junction, Kowdiar P. O 695003, Thiruvananthapuram-695003. e-mail: southkeralazone@csb.co.in, Phone: 9645525512, 9400046144, 9037001183 (on working days during business hours.)

Place : Thiruvananthapuram
Date : 15-10-2025



[Signature]
Authorised Officer
CSB Bank Ltd.