

APPENDIX- IV-A

[See proviso to rule 8 (6)]

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 Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Auction sale 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 to the Secured Creditor, the physical possession of which has been taken by the Authorized 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 **17-11-2026**, at 11.30 AM Legal Cell Head Office ARD, CSB Bank for recovery of Rs 34,27,687/54 (Rupees Thirty four lakhs twenty seven thousand six hundred eighty seven and paise fifty four only) as on 30-09-2026 plus future interest and cost from 01-10-2026 due to the CSB Bank Ltd, Mulund Branch, Secured Creditor from the borrower/Guarantors mentioned hereunder.

M/s Kwaliti Locks and Switches Pvt Ltd No:14, Kapoor Compound, Janata Market, Bhandup West, Mumbai 400078	Mrs. Giji Smitha Govindan Flat No: B 27003, Runwal Pride CHS, LBS Marg, Mulund West Mumbai 400080	Mrs. Girija Govindan W/o Late K S Govindan, Flat No: B 27003, Runwal Pride CHS, LBS Marg, Mulund West Mumbai 400080
Mr. Sriyesh Govindan Director M/s Kwaliti Locks and Switches Pvt Ltd No:14, Kapoor Compound, Ja- nata Market, Bhandup West, Mumbai 400078	Mr. Sriyesh Govindan Flat No: B 27003, Runwal Pride CHS, LBS Marg, Mulund West Mumbai 400080	Mrs. Suja K S Flat No: B 27003, Runwal Pride CHS, LBS Marg, Mulund West Mumbai 400080
Mrs. Suja K S K K Kaduppilvalappil House Perumbillissery, Chevoor, Cherpu, Thrissur, Kerala 680651		

Reserve Price	Rs 35,00,000/- (Rupees Thirty Five Lakhs Only)
EMD	Rs 3,50,000/- (Rupees Three lakhs Fifty Thousand Only)



Description of the property/ies

All the parts & parcels of property of property being residential Flat No: AI(TC 24/53/11) admeasuring 900 sqft in the first floor in the building complex namely "Inscape Illam-2" With one car parking No:2, Ragamalikapuram Road, Kottappuram, Thrissur in the name of Late K S Govindan and Girija Govindan more fully described in sale deed No.6372/1/2012 of Thrissur Sub Registrar Office.

Boundaries as per Title Deed

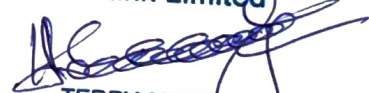
East: Corporation Road (Ragamalikapuram Road)	North: Property of Inscape Illam
West: Property of Thajudeen	South: Property of M M Ramarachandran

For further information, contact;

Phone - 9287531585, 9961607408 (on working days during business hours).

For detailed terms and conditions of the sale, please visit: - www.csb.bank.in

For CSB Bank Limited


TERRY ABRAHAM
Authorised Officer

Authorised Officer

Legal Cell H O ARD



Terms and conditions of Auction

1. The intending bidders should submit their bids separately for the Schedule in the prescribed tender form, in a sealed cover superscribed with:
 - "Sale – A/c M/s. Kwaliti Locks and Switches Pvt Ltd."
 - **Earnest Money Deposit (EMD) of Rs. 3,50,000/- (Rupees Three Lakhs Fifty Thousand Only) by way of:**
 - **RTGS**
 - Account Number: **0094020047244**
 - Account Name: **CSB E AUCTION SALE ACCOUNT, THRISSUR MAIN BRANCH**
 - IFSC Code: **CSBK0000094**
 - **OR**
 - Demand Draft favouring **CSB Bank Ltd.**, payable at **Thrissur**

The bid shall be submitted on any working day on or before 16-11-2026, during business hours, directly to the **Authorised Officer, CSB Bank Ltd., Legal Cell HO ARD, CSB Bhavan, Thrissur.**

The **UTR/DD number, date, and bank's name** should be superscribed on the cover.

The tender form and letter of authority can be obtained from the **Authorised Officer, Legal Cell HO ARD, CSB Bhavan, 2nd Floor, St. Mary's College Road, Thrissur**, on any working day on or before **16-11-2026** 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 of sale, fails to comply within the stipulated time, or commits any default in any manner. In such event, the sale shall be confirmed in favour of the person making the highest offer/tender/bid

2. Along with the tender form, the intending bidder shall attach a copy of the PAN card issued by the IT Department and his /her identity proof and proof of residence.
3. The sealed tender will be opened by the Authorised Officer in the presence of the available/attending applicants or their representatives. The authorised representatives must carry with them a letter of authority in the prescribed format from the principal bidder, along with the necessary documents for identification
4. The Authorised Officer has absolute discretion to negotiate to raise the offered amount/permit inter-se bidding among the participants to get maximum revised offer/price for the property. The sale shall be considered only if the bid is above the reserve price and the sale is subject to confirmation by the Bank (Secured Creditor). The Authorised Officer has the **absolute right** to



- accept or reject any or all offers or adjourn/postpone/cancel the auction sale without assigning any reason therefore and also to modify any terms and conditions of this sale without any prior notice.
5. 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 or such extended period as stipulated in the relevant provisions of SARFAESI Rules 2002. Payment is to be made to the Authorised Officer in the form of Demand Draft/RTGS/NEFT. In case of default, the entire amount deposited till then shall be forfeited without any prior notice.
 6. The successful bidder should bear the charges/fees payable for the conveyance such as stamp duty, registration fees etc. as applicable as per law and shall make arrangements for effecting transfer of property in the concerned Sub Registry/authority/ society/ association.
 7. 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.
 8. The Bank will not be held responsible for any charges, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the property under sale and property will be sold on "as is where is", "as is what is", "whatever there is condition" & "without recourse basis" and no representation or warranties are given by the Bank relating to encumbrances, statutory liabilities etc., and the prospective buyers should satisfy themselves on the extent, title, ownership, statutory approvals as to existence of any encumbrance, charges, payments etc., before participating in the sale.
 9. 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).
 10. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.50,000/- (Rupees Fifty Thousand only) The bidder who submits the highest bid (not below the Reserve price) on closure of auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
 11. Authorised Officer/Bank is not bound to accept the highest offer and has the 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 therefor.



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. The purchaser should remit the applicable TDS as per Income Tax Act and make arrangements for effecting registration.
13. The participating bidder/representative may visit the property with prior intimation on any working day on or before 16-11-2026 between 9:30 AM to 5:00 PM in order to ascertain the exact location and nature of the property and conduct his/her own legal due diligence.
14. Any entries reflected in the Encumbrance certificate(EC), if made subsequent to the creation of the mortgage in favour of the bank, shall not be binding on the bank.
15. This is a notice to the Borrower and the Public in general and this notice is issued without prejudice to any other remedy available to the secured creditor.

For further information contact; Authorised Officer,, **CSB Bank Ltd., Legal Cell HO ARD, CSB Bhavan, Thrissur.** (Ph-9287531585, 9961607408) during office hours on any working day.

Place: Thrissur
Date:03-10-2026

For CSB Bank Limited



TERRY ABRAHAM
Authorised Officer

Authorised Officer
Legal Cell H O ARD

