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NOTICE OF SALE OF IMMOVABLE PROPERTY
Under rules 8(5) and 9(1) of the security of interest
(Enforcement) Rules 2002.

To

1. Johny M T
   S/o Chacko Abraham
   Munduchirayil
   Anaprambal South P.O, Thalavady
   Alappuzha, Kerala – 689572

2. Aswathy Francis
   W/o Johny M T
   Munduchirayil
   Anaprambal South P.O, Thalavady
   Alappuzha, Kerala – 689572

Dear Sir/Madam,

NOTICE UNDER SEC 13(4) of the SECURITISATIN AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 (ACT NO. 54/2002) & RULES 8 AND 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

We refer the Demand Notice dated 19.07.2024 issued to you under Sec 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and subsequently taking possession of the Secured Asset mortgaged by you, by the Authorized Officer on 01.09.2025 to secure the credit facilities availed by you

In this regard, I, as the Authorized Officer of ESAF Small Finance Bank Ltd, ESAF Bhavan, Mannuthy, Thrissur hereby inform you that as you failed to repay the outstanding dues with upto date interest as demanded in the Notice dated 19.07.2024, the below mentioned property which is under the charge of our Thiruvalla branch, will be sold by tender cum Public Auction sale on 26/02/2026 at 11.30 A.M ESAF Small Finance Bank Ltd., Acel Park, Andatheth Malayil, Opposite ZOHO Pvt Ltd, Muttumon Junction, Kumbanad, Pathanamthitta, Kerala-689547 for realizing the aforesaid dues. This notice may be considered as the 30 days statutory sale notice as envisaged under the Act and rules mentioned above.

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Reserve Price fixed for the below mentioned Secured asset is Rs 11,02,000/- (Rupees Elevan-Lakhs Two Thousand only).

The present balance outstanding is Rs. 19,12,818.73/- (Rupees Nineteen Lakhs Twelve Thousand Eight Hundred Eighteen and Seventy-Three Paisa Only) as on 04.01.2026 regarding account No. 71190000001219 along with interest accrued, future interest, charges and costs thereon till realization.

Schedule

Description of the Immovable Property

All that piece and parcel of land and property measuring 2.10 Ares together with all improvements therein including building constructed and/or to be constructed comprised in Re-Survey Block No 35, Re-Survey No.486/10, (Old Survey No. 262/14/2, 262/14/6) in Thalavady Village, Kuttanadu Taluk, Alappuzha District as per Sale Deed No: 1170/2019 issued by Ambalappuzha SRO in the name of Johny and Aswathy.

Boundaries as per Sale Deed No: 1170/2019

East : Panchayat Road
West : Property of Kalappurackal Family
North : Property of Kalappurackal Family
South : Property of Puthenpurackal Antony Thomas

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Authorized Officer
ESAF Small Finance Bank Ltd,

Date: 16.01.2026
Place: Thiruvalla

Note: Further in compliance of the provision of Sec. 13(8) of the SARIAESI Act, though mentioned in earlier notice/s, a pre-sale notice (30 days) was also issued to all the parties detailing/reminding on the right of redemption available to the parties, but however even after a lapse of more than Four months there has been no intention to redeem the property.

Encl: A copy of the detailed terms and condition is attached herewith for your reference and the same shall be published in 2 dailies (one in vernacular) and also be available in the website of the bank within 5 days of this notice.

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Credit Monitoring and Recovery Department, Corporate Office Annex II, Mannuthy, Thrissur-680651
Corporate Office: ESAF Small Finance Bank, ESAF Bhavan, Mannuthy, Thrissur-680651

Public notice for tender cum Auction Sale of immovable properties {under SARFAESI Act read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules}

Whereas the Authorized Officer of M/s ESAF Small Ltd. (hereinafter referred to as 'the Bank'), had issued Demand Notice under Sec. 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short 'SARFAESI Act) calling upon the below-mentioned Borrowers/Co-borrowers/mortgagors/Guarantors to repay the amount mentioned in the said notice being the amount due together with further interest thereon at the contractual rate plus all costs charges and incidental expenses etc. till the date of realization within 60 days from the date of the said notice.

The Borrowers/Co-borrowers/mortgagors/Guarantors having failed to repay the amount mentioned in the above said notice within the specified period, the authorized officer had taken over possession of the property morefully described below in exercise of powers conferred under Sec. 13(4) SARFAESI Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002. Since the dues remain unrealised, notice is hereby given that the below mentioned property shall be sold by way of Tender cum auction on **"as is where is ", "as is what is", "whatever there is"** and "**without recourse" basis**, for realization of Bank's dues under Rules 8 and 9 of Security Interest (Enforcement) Rules, 2002.

AUCTION SCHEDULE

DESCRIPTION OF PROPERTY	All that piece and parcel of land and property measuring 2.10 Ares together with all improvements therein including building constructed and/or to be constructed comprised in Re-Survey Block No 35, Re-Survey No.486/10, (Old Survey No. 262/14/2, 262/14/6) in Thalavady Village, Kuttanadu Taluk, Alappuzha District as per Sale Deed No: 1170/2019 issued by Ambalappuzha SRO in the name of Johny and Aswathy. Boundaries as per Sale Deed No: 1170/2019 East : Panchayat Road West : Property of Kalappurackal Family North : Property of Kalappurackal Family South : Property of Puthenpurackal Antony Thomas

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NAME OF PROPERTY OWNER	Johny and Aswathy.
KNOWN ENCUMBRANCES IF ANY	Nil Encumbrance as per EC No.5551/2025 for the period from 01.05.2019 to 18.11.2025
RESERVE PRICE (IN RS.)	Rs. 11,02,000/- (Rupees Elevan- Lakhs Two Thousand only)
EARNEST MONEY DEPOSIT (IN RS.)	Rs.1,10,200/- (One Lakh Ten Thousand Two Hundred only)
BID INCREMENTAL AMOUNT	Rs.5000/-
LAST DATE, TIME FOR SUBMISSION OF BIDS WITH SEALED OFFER/ TENDER WITH EMD	25/02/2026, 2 pm
DATE, PLACE AND TIME OF SALE	26/02/2026, ESAF Small Finance Bank Ltd., Acel Park, Andatheth Malayil, Opposite ZOHO Pvt Ltd, Muttumon Junction, Kumbanad, Pathanamthitta, Kerala-689547 at 11.30 A.M
INSPECTION OF PROPERTIES	Between 10 A.M to 4 P.M on 23/02/2026 or 24/02/2026 As per prior appointment of Authorised Officer of the Bank.
RETURN OF EMD OF UNSUCCESSFUL BIDDERS	Within Seven working days from the date of Auction.
LOAN DETAILS	Rs. 1500000/- granted on 29.05.2019
LOAN ACCOUNT NUMBER	71190000001219
BORROWER/ CO-BORROWER/GUARRANTORS /MORTGAGOR NAME & ADDRESS	1.Johny M T, S/o Chacko Abraham, Munduchirayil Anaprambal South P.O, Thalavady, Alappuzha, Kerala – 689572 2. Aswathy Francis W/o Johny M T, Munduchirayil Anaprambal South P.O, Thalavady, Alappuzha, Kerala – 689572
DATE AND AMOUNT OF DEMAND NOTICE UNDER SEC.13(2) OF SARFAESI ACT	19.07.2024, Rs. 16,45,810.73/- (Rupees Sixteen lakhs Forty-Five Thousand Eight Hundred Ten and Seventy-Three paisa only) as on 05.07.2024

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DATE OF PHYSICAL POSSESSION	01.09.2025
PUBLICATION DATE OF POSSESSION NOTICE	04.09.2025
TOTAL SECURED DEBT FOR RECOVERY OF WHICH PROPERTY IS TO BE SOLD	Rs. 19,12,818.73/- (Rupees Nineteen Lakhs Twelve Thousand Eight Hundred Eighteen and Seventy-Three Paisa Only) as on 04.01.2026 regarding account No. 71230000001319 along with interest accrued, future interest, charges and costs thereon till realization.

Terms and conditions of auction: -

1. The property will be sold on **"as is where is ", "as is what is", "whatever there is"** and "w**ithout recourse" basis**. The bank has furnished the best of the information known to it as regards the security asset and the Bank shall not be responsible as regards the title, condition and/or any other factors affecting the property put in auction.

2. The intending bidders/tenderers shall ensure to read and understand all the terms of sale available in the website of the Bank and in the notice board of Thiruvalla Branch and also visit the scheduled property and satisfy as to its area, boundaries, ownership, title, encumbrance, statutory approvals and measurements etc. before participating in auction. The Bank shall not entertain any dispute regarding the tender process or scheduled property after participating in sale.

3. The aforesaid mentioned secured asset will not be sold below the Reserve price.

4. The intending bidders/tenderers are required to pay earnest money deposit (EMD) of Rs. 1,10,200/- (One Lakh Ten Thousand Two 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 M/s ESAF Small Finance Bank Ltd., payable at Thiruvalla. The intending bidders/Tenderers shall submit/send their Bids /Tenders along with either the Demand Draft / pay order evidencing payment of EMD as above and duly filled Tender Form with other credentials and in the manner as specified in clause 5 below, to the Authorized Officer ESAF Small Finance Bank Ltd., Acel Park, Andatheth Malayil, Opposite ZOHO Pvt Ltd, Muttumon Junction, Kumbanad, Pathanamthitta, Kerala-689547 so as to reach us on or before 25.02.2026, 2 PM

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5. The tender form shall be available in the website of the Bank or shall be made available in hard copy on request. The interested bidders/tenderers have to submit the Tender/bid form along with the EMD payment proof in a sealed envelope with details viz., (i) full name and particulars of the individual bidder/bidder company/bidder firm/bidder organization (ii) copy of PAN Card (iii) Active Mobile Number (iv) Email Address and (v) Valid phot-Id and Proof of Address. The offers along with the relevant KYC documents and the EMD shall be put in an envelope which should be sealed and super-scribed with "Tender form from Mr/Ms/ M/s……(Name of Bidder) to participate in auction dated 26/02/2026" and sent to and/or be dropped during normal working hours in the office of the Authorised Officer ESAF Small Finance Bank Ltd., Acel Park, Andatheth Malayil, Opposite ZOHO Pvt Ltd, Muttumon Junction, Kumbanad, Pathanamthitta, Kerala-689547
6. In case the intending bidder/tenderer is participating on authorization, he should produce the ID proof of himself and the intending bidder/tenderer.
7. 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.
8. The Right of entry to the place of auction shall be restricted to the intending bidders/tenderers who have submitted tender form along with all the required credentials detailed above within the stipulated time or within such time as may be decided by the authorized officer at his sole discretion.
9. The intending bidders/tenders shall produce the original KYC documents enclosed along with their bid form on the date of auction for participation.
10. The sealed tenders will be opened by the Authorised officer at the designated venue on 26/02/2026 At 11.30 A.M
11. After opening of the tenders, the intending bidders/tenderers present may be given an option for Inter-se Bidding at the discretion of the Authorised Officer. The Intending bidder/tenderers may improve his/their/its offer(s) by way of inter se bidding among them. The inter-se bidding shall commence from the highest tendered amount. **The intending bidders/tenderers may improve their offer in multiple of the amounts mentioned in the column "Bid Increment Amount".** The bidder who submits the highest bid amount and /or win in the inter-se bidding (not below the Reserve Price) shall be declared as Successful Bidder and a communication to that effect will be issued to the said highest bidder subject to approval by the Authorised Officer.
12. The successful bidder/tenderer shall pay/deposit 25% of the bid amount (less EMD) immediately on the receipt of the successful bidder advice in his favour but not later than the next working day of the Tender cum auction sale. Payment to be made only in the form of DD/PO drawn in favour of 'ESAF Small Finance Bank Ltd' payable at Thiruvalla
13. In case the successful bidder fails to deposit 25% of the bid amount as above, the earnest deposit shall be forfeited by the Bank without any notice. The successful bidder shall deposit the balance bid amount within 15 days from the date of confirmation of sale by the Bank.

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14. In the event of any default in payment of any of the amounts as specified above, or if the sale is not completed by reason of any default on the part of the purchaser/bidder within the aforesaid time limit, the Authorised Officer shall be entitled to forfeit all the monies so paid by the purchaser/bidder till then and put up the secured asset(s) / property (ies) for sale/disposal again, in his absolute discretion and may also resale/offer the same to the second highest bidder. Further, all costs, charges and expenses incurred on account of such resale shall be borne and paid by the defaulting purchaser.

15. The EMD of the unsuccessful bidders/tenderers will be returned to them within seven working days from the date of auction, without any interest thereon. The tenderers / bidders will not be entitled to claim any interest if the refund of EMD is delayed for any reason whatsoever.

16. To the best of knowledge and information of the Bank, there are no other encumbrances than as mentioned in the table above. Statutory dues like property taxes, maintenance, taxes for essential commodities etc. to be ascertained by the prospective purchaser (s) and are the liability of the prospective purchaser (s).

17. The secured Asset(s) / property(ies) is / are offered for sale on **"as is where is "**, **"as is what is"**, **"whatever there is"** and "w**ithout recourse"** basis. The Bank does not undertake any responsibility to procure any permission / license etc. in respect of the secured asset(s)/immovable property(ies) offered for sale. The successful bidder/tenderer shall pay all taxes or any other dues / charges including outstanding water/service charges, transfer fees, electricity dues, dues of the local authority and /or any other dues, taxes, encumbrances if any even if it pertains to previous periods, in respect of the said immovable secured asset (s) / immovable property(ies).

18. The intending bidders/tenderers are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area/demarcation of the immovable secured assets in question as also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the tenders/bids. No queries in this regard shall be entertained at the time of opening tenders/holding auction. Offer(s)/Tenderer(s) whose offer is accepted by Authorised Officer shall not raise any grievance/complaint and shall not be permitted to withdraw after his offer is accepted by the Authorised Officer, either on the ground of discrepancy in size/area, defect in title or any other ground whatsoever. After the offer of tender/bid is accepted, such successful purchaser/his nominee shall be deemed to have unconditionally accepted all the terms and conditions of sale of immovable properties/secured assets and further shall be deemed to be waived all objections as to the title, descriptions, measurements etc. in respect of such immovable assets.

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19. The Authorised Officer or Bank shall not be responsible for any charge, lien, encumbrance, property tax, or any dues to the Government or any third party/entity in respect of the property under sale.

20. The purchaser shall be required to bear all the necessary expenses like stamp duty, registration expenses, transfer fee and other charges etc. for transfer of the secured asset (s) / immovable property(ies) in his / her / their name(s).

21. The Authorised Officer reserves its right to accept or reject highest, any or all bids/offer (s) without assigning any reason. The sale is subject to confirmation by the Authorised Officer, who shall have the right to cancel the sale also notwithstanding that the successful bidder/tenderer has remitted 25%of the sale amount. The sale is also subject to confirmation by the Secured Creditor.

22. The Authorised Officer has got the right to amend/modify any of the above sale conditions, cancel/postpone the auction without assigning any reason whatsoever. Further the Authorised Officer shall have the discretion to accept, reject or return any or all the tenders already submitted and the Bank will not entertain any claim or representation in that regard from the intending bidders/tenderers.

23. As per Section 194 of Income Tax Act (as amended time to time), if property is sold above 50 Lakhs, then buyer will have to pay appropriate TDS to the Government treasury and the TDS certificate has to be deposited in the Bank.

24. This is also a notice to the Borrowers/Co-applicants/Guarantor of the said loan about holding of Auction Sale of the Secured assets

For inspection of the properties or for any other assistance, the intending bidders may contact Mr. Syam Soman, (8589913820) Official of the Bank, at ESAF Small Finance Bank Ltd., Annex-II, Mannuthy during office hours from 9:30 a.m. to 4:00 p.m. or may visit the branch at Thiruvalla branch. The bid is not transferable

Dated: 16.01.2026

Place: Thiruvalla

Authorised Officer

ESAF Small Finance Bank Limited

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