



CITY UNION BANK LIMITED

Credit Recovery and Management Department

Administrative Office : No. 24-B, Gandhi Nagar, Kumbakonam - 612001.

E-Mail id : crmd@cityunionbank.in, Ph : 0435-2432322, Fax : 0435-2431746

Size : 12 x 41 cm.

RE-TENDER-CUM-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002

The following properties mortgaged to City Union Bank Limited will be sold in Re-Tender-cum-Public Auction by the Authorised Officer of the Bank, under Rule 8 (6) & 9 of the Security Interest (Enforcement) Rules, 2002, under the SARFAESI Act, 2002, for recovery of the undermentioned security debts due to the Bank, together with further interest and other expenses, any other dues to the Bank by the borrowers / guarantors mentioned herein below :

PART - 1

Name of the Borrowers: No.1) M/s. Chennai Gold House, Ground Floor, Shop No. 20, Jain Plaza No.63, Sir Theyagaraya Road, Pondy Bazar, T.Nagar, Chennai - 600017. No.2) Mr. Phijo Jose, S/o. K.C. Jose, No.10F, Ramaniyam Auroville Apartments, No.1/584, Pallavaram, Thoraipakkam Road, Chennai - 600097. No.3) Mrs. Fougy Francis, W/o. Phijo Jose, No. 10F, Ramaniyam Auroville Apartments, No. 1/584, Pallavaram, Thoraipakkam Road, Chennai - 600097. No.4) Mrs. Mincy, W/o. P.D. Vargheese, Pudusserry House, Calvary Corner, Poothole, S.O, Thirissur - 680004. No.5) Mr. Jose, S/o. Chakkunni, Thattil Karimpanakkal House, Pulari Nagar, Thalore P.O., Thirissur - 680306.

Outstanding Liability Amount : Rs.3,19,62,519/- (Rupees Three Crore Nineteen Lakh Sixty Two Thousand five Hundred and Nineteen only) as on 01-05-2025 together with further interest to be charged from 02-05-2025 onwards, other expenses and any other dues to the bank by the Borrowers / Guarantors.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
Schedule - A : (Property Owned by Mr. Jose, S/o. Chakkunni) Item No.1 : 9.00 Ares in Sy. No. 117/115 of Edakunny Village, Thirissur Taluk, Thirissur District with all the improvements therein : Boundaries (As per Location Certificate) : East - Vazhi, North - Property of Thattil Karimpanakkal Davis, West - Property of Railways, South - Property of Naduvil Sanjeevan. S.No.Re. Sy.No.117/115, Extent : 9.00 Ares.	₹ 50,00,000/ (Rupees Fifty Lakh only)	28-05-2025 at 01.00 p.m.
Schedule - B : (Property Owned by Mr. Jose, S/o. Chakkunni) All that piece and parcel of land in 6.68 Ares and the building now existing and the super structure to be put up thereon in Re.Sy. No.117/102 of Edakunny Village, Thirissur Taluk, Thirissur District with all the improvements therein. Boundaries (as Per Location Certificate) : East : Vazhi, North : Property of Chittilappilly Rappal, West	₹ 80,00,000/ (Rupees Eighty Lakh only)	28-05-2025 at 01.00 p.m.
Schedule - C : (Property Owned by Mrs. Mincy, W/o. P.D. Vargheese) Item No.1 : 9.71 Ares in Re S. No. 131/1-5 of Thangalur Village, Thirissur Taluk, Thirissur District with all improvements thereon. Boundaries (As per Location Certificate) : East - Property of Mohideen and Kabeer, North - Private Road, West - Private Road, South - Property of Jose. R.S. No.131/1-5, Extent : 17.57 Ares.	₹ 36,00,000/ (Rupees Thirty Six Lakh only)	28-05-2025 at 01.00 p.m.
Schedule - D : (Property Owned by Mrs. Mincy, W/o. P.D. Vargheese) 17.57 Ares in Re S. No. 131/1 part of Thangalur Village, Thirissur Taluk, Thirissur District with all improvements thereon. Boundaries (As Location Certificate) : East - Property of Mohideen and Kabeer, North - Private Road, West - Private Road, South - Property of Jose. R.S. No.131/1 Part, Extent - 17.57 Ares.	₹ 70,00,000/ (Rupees Seventy Lakh only)	28-05-2025 at 01.00 p.m.

PART - 2

Name of the Borrowers: No.1) M/s. Techberry Distributors, Fortune Tower, Diwanji Moola, Poothole Road, Thirissur - 680004. No.2) Mrs. Swapna Amerson, W/o. Mr. A. Amerson, Mandumpal House, Anchery Post, Thirissur - 680006. Also at- Mrs. Swapna Amerson, W/o. Mr. A. Amerson, Panengadan House, Manidam Road, Puranattukara Post, Thirissur - 680551. No.3) Mr. A. Amerson, S/o. Mr. Antony, Mandumpal House, Anchery Post, Thirissur - 680006. Also at- Mr. A. Amerson, S/o. Mr. Antony, Panengadan House, Manidam Road, Puranattukara Post, Thirissur - 680551. No.4) M/s. Novo Computers, City Square, Pottammal, Calicut - 673 016. No.5) Mr. A. Kumaran, S/o. Mr. Ayyappan, Pampungal House, Puranattukara Post, Thirissur - 680551. No.6) Mr. K.V. Baijulal, S/o. Mr. Vasudevan, Kundoly House, Kannankulangara, Thirissur - 680001. No.7) Mr. K. Lazar, S/o. Mr. Kochu, Mandumpal House Post, Anchery, Thirissur - 680006. No.8) Mrs. Valsa, W/o. Mr. Lazar, Mandumpal House Post, Anchery, Thirissur - 680006. No.9) Mrs. Mary, W/o. Mr. Antony, Panengadan House, Puranattukara, Thirissur - 680551. No.10) Mr. M. Derry Mathew, S/o. Mr. Mathew, Porathur House, Puranattukara, Thirissur - 680551.

Outstanding Liability Amount : Rs.9,20,92,453/- (Rupees Nine Crore Twenty Lakh Ninety Two Thousand Four Hundred and Fifty Three only) as on 29-04-2025 together with further interest to be charged from 30-04-2025 onwards, other expenses and any other dues to the bank by the Borrowers / Guarantors.

Note : That our 123-Thirissur Branch has also extended Financial Assistance (CUB OSL SPECIAL-BR : 501812080051188) dated 30-03-2019 requested by No.7 of you for which No.8 of you stood as Co-obligant and No.7 & 8 of you stood as Guarantors for the facility for a total amount of Rs.36,00,000/- at a ROI of 12%. The same has been also classified as NPA on 28-09-2019 and the outstanding balance as on 29-04-2025 is Rs.77,29,860/- (Rupees Seventy Seven Lakh Twenty Nine Thousand Eight Hundred and Sixty only) plus further interest and penal interest of 2.00% with monthly rests to be charged from 30-04-2025 till the date of realization.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
Schedule - B : (Property Owned by Mr. A. Amerson & Mrs. Swapna Amerson) 16.04 Ares & 8.09 Ares of Property in Sy.No.59/1 Part of Trikkur Village, Mukundapuram Taluk, Thirissur District with all improvements thereon and with a right over the Vazhi. Boundaries: East - Vazhi without Motorable Access & Property of Temple, North - Balance Property, West - 3.6 metre wide Private Vazhi & Property of Shibu, Radhakrishnan & Ambika, South - Property of Pullalickal Family.	₹ 45,00,000/- (Rupees Forty Five Lakh only)	28-05-2025 at 02.00 p.m.
Schedule - D : (Property Owned by Mr. K. Lazar, S/o. Mr. Kochu & Mrs. Valsa, W/o. Mr. Lazar) Land & Building under Re.Sy.Nos.166/55 & 166/58, 1.32 Ares & 0.71 Ares in Ollur Village, Thirissur Taluk, Thirissur District with all improvements therein. The boundaries are:- East - Property of Johnson, North - Property of Swapna, West - Road, South - Property of Shajan.	₹ 32,00,000/- (Rupees Thirty Two Lakh only)	28-05-2025 at 02.00 p.m.

PART - 3

Name of the Borrowers: No.1) M/s. Southern Associates, President Bazaar Road, Kuruppam Road, Thirissur - 680001. Also at M/s. Southern Associates, Ground Floor, Hotel Pooram International Building, Kuruppam Road, Thirissur - 680001. No.2) Mr. Balachandran, S/o. Mr. Bhaskaran, Pravanam, Kochattil House, Kizhakkumpattukara, Thirissur - 680005. No.3) Mr. Sree Kumar, S/o. Mr. Bhaskaran, Kochattil House, Mukkattukara, Thirissur - 680651. No.4) Mrs. Mahedhu Pyavi Purushothaman, W/o. Mr. Purushothaman, Represented by POA Holder Mr. Sree Kumar, Kochattil House, Mukkattukara, Thirissur - 680651. No.5) Mrs. Sree Rekha, W/o. Mr. Balachandran, Pravanam, Kochattil House, Kizhakkumpattukara, Thirissur - 680005. No.6) Mrs. Sree Kumari, W/o. Mr. Sree Kumar, Kochattil House, Mukkattukara, Thirissur - 680651. No.7) Mr. Gopalakrishnan, S/o. Mr. Bhaskaran, Kochattil House, Mukkattukara, Thirissur - 680651.

Outstanding Liability Amount : Rs.9,38,25,859/- (Rupees Nine Crore Thirty Eight Lakh Twenty Five Thousand Eight Hundred and Fifty Nine only) as on 29-04-2025 together with further interest to be charged from 30-04-2025 onwards, other expenses and any other dues to the bank by the Borrowers / Guarantors.

Notes:- 1) That our 123 - Thirissur Branch has also extended Financial Assistance (CUB OSL SPECIAL - BR : 501812080056146) dated 26-09-2019 requested by No.2 of you for which No.5 of you stood as Co-obligant and Nos.2, 7, 5 & 6 of you stood as Guarantors for the facility for a total amount of Rs.77,00,000/- at a ROI of 13.75% and the balance outstanding as on 29-04-2025 is Rs.74,61,980/-.
2) That our 123 - Thirissur Branch has also extended Financial Assistance (CUB OSL SPECIAL - BR : 501812080062402) dated 27-03-2020 requested by No.2 of you for which No.5 of you stood as Co-obligant and Nos.2, 5, 6 & 7 of you stood as Guarantor for the facility for a total amount of Rs.37,00,000/- at a ROI of 12.50% and the balance outstanding as on 29-04-2025 is Rs.73,64,312/-.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
Schedule - A : (Property Owned by Mr. Balachandran, S/o. Bhaskaran) 18.21 Ares in Sy.No.473/2 Part of Nettisseri Village, Thirissur Taluk, Thirissur District with all improvements thereon. The boundaries are : East : Property of Raman Nair and Chal, South - Property of Kochattil House, West - Property of Sarojiniamma and Koamalam, North - Property of Sivaraman @ Sree Kumar.	₹ 90,00,000/- (Rupees Ninety Lakh only)	28-05-2025 at 03.00 p.m.
Schedule - B : (Property Owned by Mrs. Sree Kumari, W/o. Mr. Sree Kumar and Mrs. Sree Rekha, W/o. Mr. Balachandran) 1.62 Ares of Property in Sy.No.473/2 Part of Nettisseri Village, Thirissur Taluk, Thirissur District with all improvements thereon. The boundaries are : East - Road, South - Property of Raveendranathan, West - Property of Balachandran & Others, North - Property of Manoj and Others.	₹ 16,00,000/- (Rupees Sixteen Lakh only)	28-05-2025 at 03.00 p.m.
Schedule - C : (Property Owned by Mrs. Sree Rekha, W/o. Mr. Balachandran) 3.32 Ares, 4.05 Ares, 4.05 Ares and 2.02 Ares of Property in Sy.No.58/3, 58/3, 59/3, 59/3 and 59/3 respectively of Ezhikkara Village, Parur Taluk, Emakulam District with all improvements thereon with a right of Vazhi. The boundaries are : East : Property of Chandramathi, South : Property of Krishnankutty & Variath, West : Property of Sreelatha, North : Property of Sree Kumari.	₹ 1,05,00,000/- (Rupees One Crore Five Lakh only) (For Schedule C & D)	28-05-2025 at 03.00 p.m.
Schedule - D : (Property Owned by Mrs. Sree Kumari, W/o. Mr. Sree Kumar) 10.32 Ares of Property in Sy.No.58/3 and 3.24 Ares in Sy.No.59/3 of Ezhikkara Village, Parur Taluk, Emakulam District with all improvements thereon with a right of Vazhi. The boundaries are East : Property in Sy.No.50/1, South : Property of Sreerekha, West : Property of Sreedevi and Chandramathi Amma, North : Property of Joseph and Sumathi.		
Schedule - E : (Property Owned by Mr. Balachandran, S/o. Mr. Bhaskaran) 1.21 Ares in Sy.No.2023/5 Part of Thirissur Village, Thirissur Taluk, Thirissur District with all improvements thereon. The boundaries are : East : Road and Balance Property, South : Property of Pushpa, West : Property of Devaki S Menon, North : Property of Abubacker and Balance Property.	₹ 1,05,00,000/- (Rupees One Crore Five Lakh only)	28-05-2025 at 03.00 p.m.

Venue of Re-Tender-cum-Auction : City Union Bank Limited, Thirissur Branch, 29/722/1, A.R.Tower (Opp. Thiruvambady Temple), Shoranur Road, Thirissur - 680022. Telephone No.0487-2323058, Cell No. 9349030556.

Terms and Conditions of Re-Tender-cum-Auction Sale :
(1) The intending bidders should be present in person for the auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself / herself. (2) The intending bidders may obtain the Tender Forms from The Manager, City Union Bank Limited, Thirissur Branch, 29/722/1, A.R.Tower (Opp. Thiruvambady Temple), Shoranur Road, Thirissur - 680022. (3) The intending bidders should submit their bids only in the Tender Form prescribed in sealed envelopes addressed to The Authorised Officer, City Union Bank Ltd., together with a Pay Order / Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "City Union Bank Ltd.", on or before 12.00 Noon for PART - 1, on or before 01.00 p.m. for PART - 2 & on or before 02.00 p.m. for PART - 3. (4) For inspection of the property and other particulars, the intending purchaser may contact : Telephone No.0487-2323058, Cell No. 9349030556. (5) The property/ies are sold on "As-is-where-is", "As-is-what-is" and "whatever-there is" basis. (6) The sealed Tenders will be opened in the presence of the intending bidders at 12.00 p.m. for PART - 1 & 02.00 p.m. for PART - 2 & 03.00 p.m. for PART - 3, on the date of Tender-cum-Auction Sale hereby notified. Though in general the Sale will be by way of closed Tenders, the Authorised Officer may, at his sole discretion, conduct an open auction among the interested bidders who desire to quote a bid higher than the one received in the closed Tender process, and in such an event, the Sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of City Union Bank Limited. (7) The successful bidder shall have to pay 25% (inclusive of EMD paid) of sale amount immediately on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of sale, failing which the initial deposit of 25% shall be forfeited. (8) The Sale Certificate will be issued by the Authorised Officer in favour of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. (9) The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, registration fee etc., as applicable under law. (10) The successful bidder should pay the statutory dues (lawful house tax, electricity charges and other dues), TDS, GST if any, due to Government, Government Undertaking and local bodies. (11) The Authorised Officer shall have all the powers to accept or reject the bids or postpone or cancel the sale without assigning any reason whatsoever. (12) Part - 3 : Encumbrance : Schedule A and B - Owned by Balachandran K and Sree Kumari, Sree Rekha. Attachment Details : (1) OS 95/2019 - Sub Court, Thirissur, (2) AOP 30/2019 - Arbitral Tribunal, Thirissur, (3) OS No:3683/2019 - Munsiff Court, Thirissur. Schedule E - Owned by Balachandran K : Attachment Details : (1) OS 154/2018 - Sub Court, Thirissur, (2) AOP 27/2019 - Arbitral Tribunal, Thirissur, (3) OS 1522/2020 - Munsiff Court, Thirissur, (4) ACN 14/2020 - Arbitral Tribunal, Thirissur, (5) OS No:75/2021 - Munsiff Court, Chalakkudy. The Proposed Sale is subject to above attachments. However, the said attachments are being subsequent to our bank's mortgage, it does not affect the right of the bank to conduct sale and sell the properties under SARFAESI Act, 2002.

Place : Kumbakonam
Date : 03-05-2025
Authorised Officer
City Union Bank Ltd.
Regd. Office : 149, T.S.R. (Big) Street, Kumbakonam, Thanjavur District, Tamil Nadu - 612 001, CIN - L65110TN1904PLC001287, Telephone No. 0435-2402322, Fax : 0435-2431746, Website : www.cityunionbank.com