

बैंक ऑफ़ इंडिया
Bank of India

BOI



UCHAKKADA BRANCH

Door no 328/B Baby Bhargava Heights Uchakkada Main road, Uchakkada PO, 695 506
Phone No. 0471-2210080 Email: Uchakkada.Thiruvananthapuram@bankofindia.co.in

Ref No: TZO:ARD:RB: 2026-27:148

Date: 07.10.2026

E- Auction Notice for Sale of Immovable Properties

E-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 provision 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 symbolic possession of which has been taken by the Authorised Officer of Bank of India (secured creditor), will be sold on "As is Where is", "As is What is", and "Whatever there is" on 26.10.2026, for recovery of dues as mentioned hereunder to Bank of India from the below mentioned Borrowers. The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

Borrower/s, Name & Address	Mrs. Girly Layans Vinod Bhavan Pozhiyoor P O Karode Thiruvananthapuram PIN – 695513 Mr. Vinish F Layans Vinod Bhavan Pozhiyoor P O Karode Thiruvananthapuram PIN – 695513 Mr. Francis Layans Vinod Bhavan Pozhiyoor P O Karode Thiruvananthapuram PIN – 695513		
Gurantor Name & Address	Vinod Bhavan Pozhiyoor P O Karode Thiruvananthapuram PIN – 695513		
Date of Demand Notice	29.01.2026	Symbolic Possession Date	21.04.2026
Contractual Dues	₹23,38,008.52 (Rupees Twenty Three Lakh Thirty Eight Thousand 7 Eihgt nad Paise Fifty Two plus interest @ contracted rate from 08.10.2026 along with monthly rests & other charges		
Property Details	All that part and parcel of the property having an extent of 2.20 Ares at Re Sy no : 396/20-1 (1.85 Ares) & Re Sy no : 396/19-1 (00.35 Ares) [Old Sy no : 327/9-1] in Block No : 47 of Karode Village, Neyyattinkara Taluk , Kulathoor SRO, Thiruvananthapuram District in the name of Mrs Girly Layans Boundaries of the property (as per location sketch) are as mentioned below,		



Thiruvananthapuram Zonal Office, Sreyas, GPO Lane, Statue, Pulimoodu Jn Trivandrum – 695001

2703016, 2703017 Email: Thiruvananthapuram.ARD@bankofindia.co.in

	North : Property of Yarsilamma East : Property of Arulappan South : Kalli Road West : Property of Raju
Reserve Price	Rs.30,10,000/- (Thirty Lakh Ten Thousand only)
EMD	Rs.3,01,000 /- (Three Lakh One Thousand Only)
Date & Time of E-Auction	26.10.2026 11.00 A.M to 5.00 P.M (with three extensions of 10 minutes duration each).

To the best knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property & to inspect & satisfy them. The auction will be online E-Auction sale/bidding and shall be done only through "online electronic bidding" process through the website <https://baanknet.com/>

For detailed terms and conditions of the sale, please refer to the link provided in:
<https://baanknet.com/>

For any queries / information regarding the property / inspection of the property, please contact
The Branch Manager,
Bank of India,
Uchakkada Branch.
Phone: 0471-2210080
(Email:Uchakkada.Thiruvananthapuram@bankofindia.co.in)



[Signature]
Chief Manager & Authorized Officer
Bank of India

Date : 07.10.2026
Place: Thiruvananthapuram