

By Registered AD/Speed Post/Courier/Email

WITHOUT PREJUDICE

Ref. No. AFL/CO/2026-27/Legal/Aug/854

Dated: 06/08/2026

Sale Notice

(under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 8 (6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002).

To,

1.	Mrs. BINDU M (Borrower cum Mortgagor) Sreyas House, Near Kendriya Vidyalaya, S R K Nagar, Ottappalam, Palakkad, Kerala - 679103 Email: bindusks@gmail.com Mobile- 9961908305	2.	NUTRITION CENTRE (Co-Borrower I) 9-82-91, Mega Mall, Kulapully, Ottapalam, Palakkad, Kerala - 679101 Email: bindusks@gmail.com Mobile- 9961908305
3.	SANTHOSH KUMAR KK (Co-Borrower II) Sreyas House, Near Kendriya Vidyalaya, S R K Nagar, Ottappalam, Palakkad, Kerala - 679103 Email: bindusks@gmail.com Mobile- 9809149895		

Re: Sale of Secured Assets on "As is where is And As is what is" basis (under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 8 (6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002.

Sub: E - Public Auction cum Sale Notice of the Secured Asset(s) - 0456AHA00005684 and 0456MMA00008903.

Dear Sir/Madam,

1. That you the abovenamed addressees had availed financial assistance of **(A) Rs. 32,00,000/- (Rupees Thirty Two Lakhs Only)** from **Axis Finance Limited** vide Loan Agreement dated **22nd April 2023** and **(B) Rs. 5,13,108/- (Rupees Five Lakhs Thirteen Thousand One Hundred Eight Only)** from **Axis Finance Limited** (AFL / Secured Creditor) vide Loan Agreement dated **23rd March 2023** read with the transaction documents executed in relation thereto, repayment



Regd. Office

Axis Finance Limited, 'Axis House', Ground Floor,
Pandurang Budhkar Marg, Worli, Mumbai - 400 025

Tel : 022-2425 2525 | Fax : 022-4325 3000

Email : info@axisfinance.in | Website : www.axisfinance.in

CIN : U65921MH1995PLC212675



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whereof was secured, inter alia, by way of mortgage of the immovable property being as described in **Schedule - I** (hereinafter referred to as the **"Secured Asset"**).

2. That after availing the aforesaid loans you the abovenamed addressees committed defaults in repayments and in view of the continuous defaults and under the relevant applicable guidelines / circulars for asset classification issued by Reserve Bank of India (RBI), your loan account(s) was classified as Non-Performing Asset (**"NPA"**) w.e.f. **03/10/2025**.
3. That thereafter, a demand notice dated **25/10/2025** U/S 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) was duly served on you the addressees but you failed to make the payment of demanded amount i.e. **INR 37,12,234/- (Rupees Thirty Seven Lakh Twelve Thousand Two Hundred and Thirty Four Only)** (exclusive of TDS Calculation and Pre-Payment Charges, as applicable) due as on **05th October 2025** within 60 days of the said notice in respect of both the loan accounts, and as such the secured creditor has taken **physical possession** of the Secured Asset on **28/07/2026** in compliance of the provisions of the SARFAESI Act, 2002 and rules framed thereunder. The possession notice in Appendix IV form was published in two leading newspapers i.e. one in English and other one in vernacular language, on **03/08/2026**, within seven days from the date of taking possession, in compliance of Rule 8(2) of the said Rules.
4. That thereafter, the Authorized Officer has obtained valuation of the Secured Asset from an approved valuer and in consultation with the secured creditor, has fixed the reserve price of the Secured Asset at **INR 44,92,137/- (Rupees Forty Four Lakhs Ninety Two Thousand One Hundred Thirty Seven Only)** more particularly described in **Schedule II**.
5. That accordingly, the secured creditor has decided that the Secured Asset may be put to sale under Rule 8(5)(c) of the said Rules, by holding a public auction through E-auction mode on **10/09/2026**.
6. That the date for inspection of the said property is fixed on or before **08/09/2026**. The Earnest Money Deposit of **Rs. 4,49,213/- (Rupees Four Lakhs Forty Nine Thousand Two Hundred Thirteen Only)** shall be remitted by RTGS / NEFT to Beneficiary Account No. 919020036409265, Beneficiary Name – AXIS FINANCE LIMITED – SARFAESI SALE PROCEEDS, Bank Name- Axis Bank Ltd, Branch-



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Ranande Road, Dadar West, Mumbai, IFSC- UTIB0002273, Type of Account- Current or by Demand Draft / Pay Order drawn in favour of **"Axis Finance Limited"** payable at Mumbai, and the duly completed bid documents together with KYC shall be submitted on the e-auction portal on or before 08/09/2026.

7. That this sale notice of 30 days, at pre-sale stage, is being given to you the addressees in compliance of Rule 8(6) read with Rule 9(1) of Security Interest (Enforcement) Rules, 2002 and you are hereby informed and notified that the aforesaid Secured Asset shall be put to sale, by holding public auction through e-auction mode on "As is where is", "As is what is", "Whatever there is" and "Without recourse" basis after 30 clear days on 10/09/2026.
8. Please take notice that the secured assets mortgaged to Axis Finance Limited shall be sold by public e-auction through **<https://sarfaesi.auctiontiger.net//EPROC/>** between 11.00 am to 12.00 noon. For further details please refer to the notice published in the newspapers and at websites: **<https://sarfaesi.auctiontiger.net//EPROC/>** and **www.axisfinance.com**
9. That the attention of you the abovenamed addressees is also invited to provisions of sub-section (8) of Section 13 (as amended w.e.f. 01.09.2016) of SARFAESI Act, 2002 in respect of time available, to redeem the Secured Asset. In case you are desirous of exercising your rights under the said provision, **you are hereby called upon to pay a sum of Rs. 36,25,932/- (Rupees Thirty Six Lakhs Twenty Five Thousand Nine Hundred Thirty Two Only) due as on 04/08/2026, together with further interest thereon at the contractual rate and all costs, charges and expenses incurred by the secured creditor, on or before 08/09/2026.**
10. **The detailed terms and conditions of the e-auction sale set out in Part II hereof form an integral part of this notice.**



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SCHEDULE - I

Description of Immovable Secured Asset

Security towards LAN 0456MMA00008903 and 0456AHA00005684

All that piece and parcel of Residential House, G+1 Floor constructed on land having an extent of 3.70 Ares (9.14 cents) in Sy No. 186/A-7 together with the building therein and with all appurtenant rights therein situated at Ottappalam-2 Village, Ottapalam Taluk, Palakkad District and bounded by:

BOUNDARIES OF LAND

North : Road

South : Property of Sukumaran

East : Property of Shamsudeen

West : Road



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SCHEDULE - II

DETAILS OF E-AUCTION

FOR PROPERTY DESCRIBED IN SCHEDULE I

Description of Property /s	As per SCHEDULE – I
Date & Time of e-Auction	On: 10.09.2026 Time: From: 11.00 am to: 12.00 noon with unlimited extensions of 5 minutes each
Date & Time for Bid Submission	On or Before: 08.09.2026 Before: 4:00 pm
Reserve Price: INR 44,92,137/- (Rupees Forty Four Lakhs Ninety Two Thousand One Hundred Thirty Seven Only) * Price below which the Flat /property/s will not be sold	
Earnest Money Deposit (10% of RP): Rs. 4,49,213/- (Rupees Four Lakhs Forty Nine Thousand Two Hundred Thirteen Only)	
Bid Increment Amount: Rs. 1,00,000/- (Rupees One Lakh Only)	
Contact Person Details & Mob. Nos.: Mr. Mabusad Mob: 8861292573 Mr. Ayan Bhattacharya; Mob: 9811710558 Mr. Dipin Das 9895666533	

Date: 06/08/2026
Place: Palakkad


Authorized Officer
Axis Finance Limited

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