

Registered Office: 1st Lane, Shahupuri, Kolhapur-416001.

Branch Office : Sai Kalyani Towers, 105/56, G.N. Chetty Road, T Nagar, Chennai, Tamil Nadu 600017.

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSET CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT") READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

Notice is hereby given to the public in general and in particular to the Borrower, Guarantor (s) and Mortgagor (s) that the below described immovable properties mortgaged/charged (collectively referred as "**Property**") to RBL Bank Ltd. ("**Secured Creditor/Bank**"), the physical possession of which has been taken by the Authorised Officer of the Bank under section 13(4) & section 14 of the SARFAESI Act read with the Rules, as detailed hereunder, will be sold on "**As is where is**", "**As is what is**", "**Whatever there is**" and "**Without Recourse Basis**" on **22.10.2026**, for recovery of the Bank's outstanding dues plus interest as detailed hereunder under Rules 8 and 9 of the Rules by inviting bids as per below e-auction schedule:

Brief Description of Parties, Outstanding dues and Property

S. No.	Name of the Borrower & Guarantor (s)	Details of Property)	Amount as per Demand Notice	Inspection Date and Time	Reserve Price	Date/ Time of e-Auction / Bid Increase Amount	Last Date for Receipt of Bids along with documents	Name of Authorised Officer/ Phone No./Email Id
			Date of Demand & Possession Notice under SARFAESI Act		EMD			
1	1. M/S. Hilltop Spices And Exports, Rep By Its Proprietor Mr.Binoy Joseph, XIII/142, Maracheril, Inchathotty P.S, Kuttampuzha, Ernakulam, Kerala – 686 681. (Borrower) 2. Mr.Binoy Joseph, Padickakudiyil, Inchathotty, Kuttampuzha, Ernakulam, Kerala – 686 681. Also At: Door No.308 D, Ward V, Keerampara, Palamattam, Kothamangalam, Ernakulam – 686 681. (Co-Borrower, Guarantor & Mortgagor) 3. Mrs. Shiji Binoy,	All that piece and parcel of the property at 28.40 Ares of Land in Re Sy Block No. 47, made up of 2.85 Ares in Re Sy No. 47/10, 24.35 Ares in Re Sy No. 47/10-2-2 and 1.20 Ares in Re Sy No. 47/6 (Old Sy No. 385/1A/2 , 385/1B, 385/1C) of Aikkaranadu North Village together with building thereon bearing Aikkaranadu Grama Panchayath Nos. 9/274A, 9/276, 9/276A, 9/276B, 9/276C, 9/276D, 9/277 and 9/278 and all other improvements thereon. Boundaries : On or towards the North : Pattimattam - Kolencherry (PWD) Road On or towards the South : Property of Poovummolayil Biju	Rs.20,46,50,506.63/- (Rupees Twenty Crores Forty Six Lakhs Fifty Thousand Five Hundred Six and Pasie Sixty Three Only), as on 8th May 2025 Date of Demand notice: 09.05.2025. Date of Physical Possession- 04.02.2026.	16.10.2026 between 11:00 A.M to 2:30 P.M	Rs.3,79,79,000/- Rupees Three Crore Seventy Nine Lakhs Seventy Nine Thousand Only) EMD: Rs.37,97,900/- (Rupees Thirty Seven Lakhs Ninety Seven Thousand Nine Hundred Only) Increase amount: 50,000.00 (Rupees Fifty Thousand Only)	22.10.2026 11:30 A.M To 12:30 P.M With unlimited extensions of 5 min. Each	On or Before 21.10.2026 upto 5:00 PM	Mr. Gunaseelan A 9600144498/ gunaseelan.a@rbl.bank.in

Padickakudiyil, Inchathotty, Kuttampuzha, Ernakulam, Kerala – 686 681. (Co-Borrower & Guarantor) 4. Mrs.Jaseena Pookeden, Pulimanthodi, Thekkum Muri P.O, Cherupulacherry, Palakkad, Kerala – 679 506. (Guarantor & Mortgagor) 5. M/S.Hilltop Spices And Exports Pvt Ltd, Rep By Its Managing Director, Mr.Binoy Joseph, XXXI/221B, Alumavinchuvadu, Thankalam, Thrikkariyoor, Kothamangalam, Ernakulam, Kerala – 686 692. (Guarantor)	On or towards the East : Property of Gee Varghese and Other On or towards the West : Property of Varghese						
---	---	--	--	--	--	--	--

Terms and Conditions:

- (1) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of <https://bankauctions.in> & <https://www.rblbank.com/pdf-pages/news> before submitting their bids and taking part in e-auction.
- (2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.
- (3) The interested bidders shall submit their EMD details and documents through Web Portal: <https://bankauctions.in> (the user ID & Password can be obtained free of cost by registering name with <https://bankauctions.in>) through Login ID & Password. The EMD shall be payable through Demand Draft, issued by a Scheduled commercial Bank favouring “Authorised Officer, RBL Bank Ltd”, before 5:00 PM on or before **21.10.2026**.
- (4) Interested bidders may avail support/ online training on E-Auction from **M/s. 4CLOSURES** Contact No:8142000061/62/63/64. Contact Person Mr.Vishal Nath, Mob No:8142000735, e-mail-Id: tnkl@bankauctions.in and for any query in relation to Property, they may contact, Mr.Gunaseelan A Authorised Officer (Mob. No. 9600144498, email: gunaseelan.a@rbl.bank.in)
- (5) The Authorised Officer of the Bank reserves the right to accept or reject any or all bids, & / or to postpone/cancel the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final and binding.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT

The Borrower, Guarantor(s) and Mortgagor(s) are hereby notified to pay the aforementioned sum along with further interest thereon plus penal and other interest and amounts as per the Transaction Documents before the date of E-Auction failing which, the Property will be auctioned/ sold to recover the outstanding dues.

Date: 05.10.2026

Place: Chennai

Authorised Officer
RBL Bank Ltd.