



Standard Chartered Bank  
WRB Collections, **HDFC House, Ravipuram Junction, MG Road Ernakulam- 682 015 .**  
**Further details please contact: Sampath Kumar on +91 8123 336 633.**

Please refer to the link provided on Standard Chartered Bank/secured creditor's website i.e.  
<https://www.sc.com/in/important-information/public-sale-notice-of-properties-under-the-possession-of-bank/>

### E-AUCTION NOTICE

#### **PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER SARFAESI ACT, 2002 READ WITH PROVISION TO RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

Whereas the undersigned being the Authorised Officer of Standard Chartered Bank, under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002 (“**the Act**”), and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 (“**the Rules**”) issued a demand notice dated **23.03.2023** calling upon the Borrower/Co-Borrower **1.Sarat Chandra Singh, Sanjenbam House 11/8 B, Madurapuram Mekkad, P O Nedumbassery, Ernakulam 683 589. Also at: Door No 4/5, Sanjenbam House, Nedumbassery Village, Aluva Taluk Ernakulam 683589, Near Vrindavan Retreat Resort. 2. Sulay Singh, Sanjenbam House 11/8 B, Madurapuram Mekkad, P O Nedumbassery, Ernakulam 683 589** having outstanding of **Rs.79,99,757.67/- (Rupees Seventy Nine Lakhs Ninety Nine Thousand Seven Hundred and Fifty Seven and Paise Sixty Seven Only)** by way of outstanding principal, arrears, (including accrued late charges) and interest till **11.03.2023** along with further interest till actual date of payment within 60 days from the date of receipt of the said notice.

The Borrower / Co-Borrower / Director's / Guarantor's having failed to repay the amount, notice was hereby given to the Borrower / Co-Borrower's / Director's / Guarantor's and the public in general that the undersigned being the Authorized Officer of Standard Chartered Bank has taken physical possession of the below secured assets as described herein below of the Borrower / Director / guarantors on **20.02.2025** for recovery of the secured debts dues to Standard Chartered Bank, WRB Collections, **HDFC House, Ravipuram Junction, MG Road Ernakulam- 682 015** branch by exercising the powers conferred upon him under sub-section (4) of Section 13 of the said Act, read with rule 8 of the Security Interest (Enforcement) rules, 2002. Standard Chartered Bank has now decided to put up for E-auction of the Immovable properties and bids are invited by way of E-Tender on “**AS IS WHERE IS**”, “**AS IS WHAT IS**”, AND “**WHATEVER THERE IS**” basis.

Borrower(s) are hereby given this notice under rule 8(6) and 9(1) of Security Interest (Enforcement) Rules, 2002 to pay the outstanding amount mentioned in the table within 15 days from the date of this notice, failing which the auction of secured asset shall take place.

| <b>DESCRIPTION OF THE IMMOVABLE PROPERTY</b>  |  |
|---|--|
| All those piece or parcel of land having total extent of 3.44 Ares, in Re.sy. No.380/4-2 of Nedumbassery Village ,Aluva Taluk, Chengamanad Sub District in Ernakulam District, Sale deed No.2190/2009. Boundaries: East : Road and other properties, North: Property of Minesh, West : Property of Thoppil Dasan & Shobana, South: Property of Sankaran & Janaseva Sisu Bhavan. |  |
| <b>RESERVE PRICE</b>  | INR.1,02,03,368/- (Rupees Once Crore Two Lakhs Three Thousand Three Hundred and Sixty Eight Only)  |
| <b>EMD (10% OF RESERVE PRICE)</b>   | INR.10,20,337/- (Rupees Ten Lakhs Twenty Thousand Three Hundred and Thirty Seven Only)   |
| <b>INSPECTION OF THE ASSET</b>  | 02.07.2026 between 10 AM to 4 PM   |
| <b>LAST DATE AND TIME FOR SUBMITTING ONLINE TENDER &amp; APPLICATION FORMS</b>  | Date: 08.07.2026 Time: 5 PM  |
| <b>DATE AND TIME OF E-AUCTION</b>   | The E-Auction will take place through portal <a href="http://www.assets.matexauctions.com">http://www.assets.matexauctions.com</a> (Web address of e-auction provider) on 09.07.2026 between 11 A.M to 1 PM with unlimited extensions of 10 minutes each till sale is concluded. |
| <b>CONTACT PERSON &amp; PHONE NO</b>  | Sampath Kumar ON +91 8123 336 633.   |

**TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER**

1. The property can be inspected on 02.07.2026 between 10 AM to 4 PM.
2. The Tender / bid form with the terms and conditions can be obtained online from the website <http://www.matexauctions.com>. The tender form and the terms and conditions would be available on the website from 16.06.2026 to 09.07.2026 up to 5 PM. The bid/ tender form complying with all necessary terms shall be submitted along with the proof of EMD amount of **INR.10,20,337/- (Rupees Ten Lakhs Twenty Thousand Three Hundred and Thirty Seven Only)** towards the Earnest Money Deposit favoring. Standard Chartered Bank Loan A/c No.42705095742, IFSC – SCBL0036078, Branch.19, Rajaji Salai Chennai – 600 001. The earnest money deposit shall not carry any interest. BID form shall be downloaded and duly filled and uploaded to <http://www.assets.matexauctions.com>.
3. Last date to submit the bid along with Earnest Money Deposit is on or before 5 PM on 08.07.2026.
4. Along with the bid form the proposed bidder shall also attach his/her identity proof and the proof of residence such as copy of the passport, election commission card, ration card driving license etc. and a copy of the PAN card issued by the Income Tax Department of India.
5. Bidders shall hold a valid Digital Signature Certificate issued by competent authority and valid email ID (e-mail ID is necessary for the intending bidder as all the relevant information and allotment of ID & password by M/s Matex Net Pvt Ltd may be conveyed through e- mail).
6. On the auction date all the bids so received would be opened and the bid of the highest bidder, provided it is above the reserve price, may be accepted by the bank. In no eventuality would the property be sold below the reserve price. However, the bidders personally present for the auction shall have the right to further enhance their bid price by a minimum sum of **Rs.50,000/- (Rupees Fifty Thousand Only)**, and in the event of higher bid price being offered, the Bank shall have the right to accept the same. After each bid, the window for the next bid shall be open for 5 mins within which the next bid can be placed. The Auction time shall be 120 Minutes from 11 A.M. to 1 P.M. with unlimited extensions of 10 minutes each. In case bid is placed in the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 10 minutes.
7. Thereafter, when the Bank confirms the sale, the purchaser will be required to pay deposit of 25% (twenty-five percent) of the sale price, after adjusting the earnest money deposit, immediately with the undersigned. The balance amount of 75% of the purchase price shall be paid by the purchaser to the undersigned on or before the fifteenth day of confirmation of the sale of the said property or such extended period as may be agreed upon in writing by the parties. In default of payment & within the time as mentioned above, the bank shall be at liberty to forfeit the earnest money deposit and proceed with re-auction of the property. The defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
8. All the payments shall be made by the purchaser by means of the demand draft/pay order/RTGS/NEFT favouring Standard Chartered Bank Loan A/c No.42705095742, IFSC – SCBL0036078, Branch. 19, Rajaji Salai Chennai – 600 001.
9. On receipt of the sale price in full, the bank shall be issuing a sale certificate in favor of the purchaser and would hand over the possession of the property to the purchaser.
10. The said immovable property described in the schedule herein below shall remain and be at the sole risk of the purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the confirmation of the sale by the undersigned Authorized Officer. The Purchaser shall not be entitled to annul the sale on any grounds whatsoever.
11. The Demand Draft/Pay Order deposited towards the earnest money shall be returned to the unsuccessful bidders
12. For all purposes, sale of the said property is strictly on “**AS IS WHERE IS**”, “**AS IS WHAT IS**”, AND “**WHATEVER THERE IS**” basis. To the best of the knowledge and information of the Authorized Officer of the bank, no other encumbrances exist on the property.
13. All expenses relating to stamp duty, registration charges, transfer charges, taxes, maintenance charges, property tax, electricity and Water charges / TDS and any other charges in respect of the above referred property shall be borne by the successful bidder/purchaser.
14. The Authorized officer is not bound to accept the highest offer or any or all offers, and the bank reserves its right to reject any or all bid(s) without assigning any reasons thereof.
15. The particulars about the properties specified in the tender document have been stated to the best of the information of the Authorized Officer and the Authorized Officer shall not be answerable for any error, misstatement, or omission in this proclamation. Save and except above, the Bank is not aware of any other encumbrance of the secured asset.

16. The Authorized Officer does not warrant the accuracy of the description of the immovable property described in the schedule.
17. The intending Purchaser has verified and inspected the said flats and is aware of the nature of the amenities and specifications relating to the said flats.
18. The above referred terms and conditions shall be accepted by intending Purchaser in writing by endorsing his/her signature these terms & conditions before any bid in terms of auction sale notice dated 20.01.2026.

**Notice under Rule 8(6)/ 9 (1) of the SARFAESI Act, 2002**

The borrower/s **1.Sarat Chandra Singh, Sanjenbam House 11/8 B, Madurapuram Mekkad, P O Nedumbassery, Ernakulam 683589. Also at: Door No 4/5, Sanjenbam House, Nedumbassery Village, Aluva Taluk Ernakulam 683589, Near Vrindavan Retreat Resort. 2. Sulay Singh, Sanjenbam House 11/8 B, Madurapuram Mekkad, P O Nedumbassery, Ernakulam 683589** are hereby notified to pay the dues as mentioned above along with up-to-date interest and ancillary expenses before the date of e-Auction, failing which the Schedule properties will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

**Date: 16.01.2026**

**Place: Ernakulam**

Authorized Officer

Standard Chartered Bank