

 Asset Reconstruction Company (India) Ltd., (Arcil) CIN:U05999MH2002PLC134884 Website: www.arcl.co.in Acting in its capacity as Trustee of Arcil-SBPS-008-II Trust set up in respect of financial assets relating to Kallarackal Maharani Gold Supermarket, Kallarackal Gold Super Market, Kallarackal Jewellers Angamaly, Mrs. Vincy Anto & Mr. K.O. Anto	
Arcil office : The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai-400 028.	
PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002	
Notice is hereby given to the public in general and to the Borrower(s)/ Guarantor(s)/ Mortgagor(s), in particular, that the below described immovable & movable properties mortgaged/charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of Arcil- SBPS- 008-II Trust ("Arcil") (pursuant to the assignment of financial asset by South Indian Bank to Arcil vide registered Assignment Agreement dated August 04, 2021, will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002.	
Name of the Borrower	1. Kallarackal Maharani Gold Supermarket, 2. Kallarackal Gold Super Market, 3. Kallarackal Jewellers Angamaly, 4. Mrs. Vincy Anto 5. Mr. K. O. Anto Address: 1. Mr. K. O. Anto, Press Club Junction, M. G. Road, Kasaragod – 671121. 2. Mrs. Vincy Anto, North Kottachery, Karthangad – 671315. 3. No. XV/923, Main Road, Chakkalaky & Absal Centre Junction, Angamali – 680307 4. W/o K. O. Anto, Kallarackal House, CN68, Church Nagar, Angamali – 683572 5. Kallarackal House, CN68, Church Nagar, Angamali – 683572
Name of the Guarantors/ Co-Borrowers/ Mortgagors	1. K. O. Anto, 2. Vincy Anto, 3. Jose Anto 4. John Padayatti, 5. Jaison K K, 6. Shaji Jaison 7. Wilson J Padayatti, 8. Somy J Padayatti, 9. Sunny J Padayatti and 10. Mr. Anilkumar 11. Legal heirs of Late Gangadharan - since deceased - i. Mr. Jayachandran, G ii. Mrs. Sasikala, T iii. Mr. Sreekumar, G iv. Mrs. Thankam v. Mrs. Nirmala, T vi. Mrs. Bindu, T vii. Mrs. Vidhukala, T viii. Mr. Venugopal, G ix. Mrs. Chandrakala
Outstanding amount	Outstanding amount as per SARFAESI Notices dated 20.06.2018: 1. Kallarackal Maharani Gold Supermarket, Kallarackal Gold Super Market and Kallarackal Jewellers Angamaly: Rs.85,93,62,593.78/- (Rupees Eighty Five Crore Ninety Three Lakhs Sixty Two Thousand Five Hundred Ninety Three and Seventy Eight Paise Only); 2. Kallarackal Maharani Gold Supermarket and Kallarackal Gold Super Market: Rs.65,73,81,78/- (Rupees Sixty Six Crore Sixty Five Lakhs Seventy Nine Thousand Eight Hundred Eleven and Paise Seventy Eight Only); and 3. Vincy Anto & K. O. Anto: Rs.4,15,16,139/- (Rupees Four Crore Fifteen Lakhs Sixteen Thousand One Hundred Thirty Nine only); payable as on June 19, 2018 together with further interest thereon at contractual/documental rates and other incidental expenses etc. Outstanding amount as on May 01, 2026: 1. Kallarackal Maharani Gold Supermarket, Kallarackal Gold Super Market and Kallarackal Jewellers Angamaly: Rs.315,61,45,368/- (Rupees Three Hundred and Fifteen Crore Sixty One Lakhs Forty Five Thousand and Three Hundred Sixty Eight Only) 2. Kallarackal Maharani Gold Supermarket and Kallarackal Gold Super Market: Rs.206,65,97,168/- (Rupees Two Hundred and Six Crore Sixty Five Lakhs Ninety Seven Thousand One Hundred Sixty Eight Only) 3. Vincy Anto & K. O. Anto: Rs.10,47,65,495/- (Rupees Ten Crore Forty Seven Lakhs Sixty Five Thousand Four Hundred Ninety Five Only); payable with further interest and charges
Possession	Arcil has taken physical possession as per provisions of SARFAESI Act, 2002 on May 11, 2022, May 12, 2022, Jan 19, 2023 & September 14, 2022.
Date of Inspection	June 19, 2026 to July 27, 2026
Earnest Money Deposit (EMD)	Property no. 1 & 2: Rs.1,11,60,000/- (Rupees One Crore Eleven Lakhs Sixty Thousand only) Property no. 3: Rs.6,22,000/- (Rupees Six Lakhs Twenty Two Thousand only) Property no. 4: Rs.47,23,000/- (Rupees Forty Seven Lakhs Twenty Three Thousand only) Property no. 5: Rs.18,00,000/- (Rupees Eighteen Lakhs Eight Thousand only) The Earnest Money has to be deposited by way of RTGS Favouring "Asset Reconstruction Company (India) Ltd.", Current Account: 0291232000561, HDFC Bank Limited, Branch: Lower Parel, Mumbai, IFSC Code: HDFC0000291
Last Date for submission of Bid & EMD	July 27, 2026 by 4:00 p.m.
Reserve Price	Property no. 1 & 2: Rs.11,16,00,000/- (Rupees Eleven Crore Sixteen Lakhs only) Property no. 3: Rs.4,72,30,000/- (Rupees Four Crore Seventy Two Lakhs Thirty Thousand only) Property no. 4: Rs.1,80,00,000/- (Rupees One Crore Eighty Eight Lakhs only)
Bid Increment	Property no. 1 & 2: Rs.1,00,000/- (Rupees One Lakh only) & in such multiples Property no. 3 & 4: Rs.30,000/- (Rupees Thirty Thousand only) & in such multiples
Date & Time of E-Auction	July 28, 2026 at 10:00 a.m
Pending Litigations known to ARCIL	Not Known
Encumbrances/Dues known to ARCIL	For Property no. 1 (a): PF Arrears claim amounting to Rs.21 lacs as on 23.04.2021 For Property no. 3: 2 Attachments by Revenue Authority in the year 2020
Description of the Secured Asset being auctioned.	Property No. 1 & 2: (a) All that part and parcel of land admeasuring 50.65 Cents comprised in the Sy.No.380/2A/4, 378/9/2 & 378/10/2, 378/10/21, 378/31/3, 1/22, 1/1, Re.Sy.No.410/75, 410/15/2, 410/15/2, 410/15/2 of Angamaly Village, Aluva Taluk, Emakulam District with commercial buildings & movables and all other improvements made thereon, owned by Mr. K. O. Anto and Mrs. Vincy Anto and the entire property bounded on: North by : Property of Kanyampath Sundaran and others East by : Property of Manakkud and others South by : Property of Thachil Jacob and others West by : NH 47 Road. (b) All that part and parcel of land admeasuring 2.174 cents comprised in Re.Sy.No.410/60, Block no.11 in Angamaly Village, Aluva Taluk, Emakulam District together with a commercial building & movables bearing No.VII/62/45, 246A & 247 and all other improvements made thereon, owned by Mrs. Vincy Anto and the entire property bounded on: North by : Property of Johny others East by : Property of Chakkilath Chakkampilly Family South by : Private Path West by : NH 47 and MC Road Property no. 3: All that part and parcel of land admeasuring 70.30 Cents comprised in Re.Sy.No.6/5, Block no. 9 in Nedumbassery Village, Aluva Taluk, Emakulam District together with a residential building bearing No.VIII/413C & movables and all other improvements made thereon, owned by Mrs. Vincy Anto more fully described in Registered Sale Deed No.654/02/2007 dated 10.02.2007 of SRO Chengamanna and the entire property bounded on: North by : Property of George East by : Property of James South by : Property of Dr. Joseph and Bernard West by : NH 47 and Property of others Property no. 4: All that part and parcel of land admeasuring 42.68 Cents (equivalent to 17.28 Acres) comprised in Re. Sy. no. 178/10 of Kullathumel Village, Kattakada Taluk, Thiruvananthapuram District and all other improvements made thereon owned by the legal heirs of Gangadharan, i.e. Mr. Jayachandran G, Mrs. Sasikala T, Mr. Sreekumar G, Mrs. Thankam, Mrs. Nirmala T, Mrs. Bindu T, Mrs. Vidhukala T, Mr. Venugopal G and Mrs. Chandrakala more fully described in registered settlement deed No. 4711/1961 dated 10.11.1961 and registered deed of transfer No. 6050/1963 dated 02.12.1963 of SRO Kattakada and the entire property bounded on: North by : Property of Krishnankutty Nair East by : Road South by : Property of Sammad West by : Property of Varnadeva Panicker
Terms and Conditions:	1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through "Online Electronic Mode" through the website www.arcl.co.in . 2. The Auction is conducted as per the further Terms and Conditions of the Bid Document and as per the procedure set out therein. Bidders may go through the website ARCIL, www.arcl.co.in and the link mentioned herein above as well as the website, for bid documents, the details of the secured asset put up for auction/ obtaining the bid forms. 3. The bidders can participate in the e-auction for each Property No. 1, Property No. 2, Property No. 3, Property No. 4 and Property No. 5, separately. 4. The bidders cannot submit a bid equal to the Reserve Price (the minimum amount shall be Reserve Price plus Bid Incremental amount). 5. The bidders may participate in the e-auction quoting/ bidding from their own offices/ place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/ ARCIL/ service provider shall not be held responsible for the internet connectivity, network problems, system crash/down, power failure etc. 6. For details, help, procedures and online training on e-auction, prospective bidders may contact Mr. Srinivasa Yekabote, Contact Number: +91 9821232244 email id: srinivasa.yekabote@arcl.co.in . 7. All the intending purchasers/ bidders are required to register their name in the portal mentioned above as www.arcl.co.in and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned aforesaid. 8. For inspection of the property or more information, the prospective bidders may contact Mr. Srinivasa Yekabote, at the above mentioned address or +91 9821232244 email id: srinivasa.yekabote@arcl.co.in . 9. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the auction without assigning any reason therefor and without any prior notice. 10. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her/its favour as per the applicable law. 11. The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset put on auction and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of Arcil. The Authorised Officer of Arcil shall not be responsible in any way for any third-party claims/rights/dues. 12. The particulars specified in the auction notice published in the newspapers have been stated to the best of the information of the undersigned, however undersigned shall not be responsible / liable for any error, misstatement or omission. 13. In the event of and on later development due to intervention/order of any court or tribunal save appropriate legal opinion and legal remedy available to Arcil, if the sale is required to be cancelled Arcil shall refund the "EMD" and/or "Sale Proceeds" only without interest and the purchaser / bidder. The Purchaser/ Bidder shall have no right to raise any claim, against Arcil or its officers, of whatsoever nature with respect to loss, damages, costs/expenses, loss of business/opportunity etc. 14. The Borrower/ Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above mentioned auction sale. 15. In the event, the auction scheduled hereinabove fails for any reason whatsoever, Arcil has the right to sell the secured asset by any other methods under the provisions of Rule 6, 8 & 9 of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.
Place : Mumbai Date : June 19, 2026	Sd/- Authorized Officer Asset Reconstruction Company (India) Ltd. Trustee of Arcil-SBPS-008-II Trust