

**Asset Reconstruction Company(India) Ltd., (Arcil)**CIN-U65999MH2002PLC134884 | Website: www.arcil.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 property/ies 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 of together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization 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 and 4. Mrs. Vincy Anto 3. Kallarackal Jewellers Angamaly 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, Kanhangad – 671315. 3. No. XXV/623, Main Road, Chalakudy & Also at Central 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 Padayattil 5. Jaison KK 6. Shali Jaison 7. Wilson J Padayattil 8. Sony J Padayattil 9. Sunny J Padayattil and 10. Ninto Anto 11. Mr. Anilkumar 12. 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.66,65,79,811.78/- (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/documentated rates and other incidental expenses etc. Outstanding amount as on February 04, 2026: 1. Kallarackal Maharani Gold Supermarket, Kallarackal Gold Super Market and Kallarackal Jewellers Angamaly: Rs.307,95,74,054/- (Rupees Three Hundred and Seven Crore Ninety Five Lakhs Seventy Four Thousand and Fifty Four Paise Only); 2. Kallarackal Maharani Gold Supermarket and Kallarackal Gold Super Market: Rs.202,35,87,350/- (Rupees Two Hundred and Two Crore Thirty Five Lakhs Eighty Seven Thousand Three Hundred Fifty Only); 3. Vincy Anto & K. O. Anto: Rs.10,18,54,113/- (Rupees Ten Crore Eighteen Lakhs Fifty Four Thousand One Hundred Thirteen Only); payable with further interest and charges as per agreed terms of the financial documents
Possession	Arcil has taken physical possession as per provisions of SARFAESI Act, 2002 on May 11, 2022, May 12, 2022, January 19, 2023 & September 14, 2023.
Date of Inspection	February 06, 2026 to March 10, 2026
Earnest Money Deposit (EMD)	Property no. 1: Rs.6,00,000/- (Rupees Six Lakhs only) Property no. 2 & 3: Rs.1,31,40,000/- (Rupees One Crore Thirty One Lakhs Forty Thousand only) bRs.7,32,000/- (Rupees Seven Lakhs Thirty Two Thousand only) Property no. 5: Rs.55,53,000/- (Rupees Fifty Five Lakhs Fifty Three Thousand only) Property no. 6: Rs.22,10,000/- (Rupees Twenty Two Lakhs Ten Thousand only) The Earnest Money has to be deposited by way of RTGS Favouring "Asset Reconstruction Company (India) Ltd.", Current Account: 02912320000561, HDFC Bank Limited, Branch: Lower Parel, Mumbai, IFSC Code: HDFC0000291
Last Date for submission of Bid & EMD	March 11, 2026 by 3:00 p.m.
Reserve Price	Property no. 1: Rs.60,00,000/- (Rupees Sixty Lakhs only) Property no. 2 & 3: Rs.13,14,00,000/- (Rupees Thirteen Crore Fourteen Lakhs only) Property no. 4: Rs.73,20,000/- (Rupees Seventy Three Lakhs Twenty Thousand only) Property no. 5: Rs.5,55,30,000/- (Rupees Five Crore Fifty Five Lakhs Thirty Thousand only) Property no. 6: Rs.2,21,00,000/- (Rupees Two Crore Twenty One Lakhs only)
Bid Increment	Property no. 1: Rs.25,000/- (Rupees Twenty Five Thousand only) & in such multiples Property no. 2 & 3: Rs.1,00,000/- (Rupees One Lakh only) & in such multiples Property no. 4: Rs.25,000/- (Rupees Twenty Five Thousand only) & in such multiples Property no. 5: Rs.50,000/- (Rupees Fifty Thousand only) & in such multiples Property no. 6: Rs.30,000/- (Rupees Thirty Thousand only) & in such multiples
Date & Time of E-Auction	March 12, 2026 at 10:00 a.m
Pending Litigations known to ARCIL	Not Known
Encumbrances/Dues known to ARCIL	For Property no. 2 (a): PF Arrears claim amounting to Rs.21 lacs as on 23.04.2021 For Property no. 5: 2 Attachment by Revenue Authority in the year 2020
Description of the Secured Asset being auctioned.	Property No. 1: All that part and parcel of lands totally admeasuring 15.221 cents comprised in Re.Sy.No.343/10-2, 343/14-4 & 6 of Angamally Village, Aluva Taluk, Ernakulam District and all other improvements made thereon owned by Mr. John Padayattil and the entire property bounded on: North by: Property of Mundadan Mathew, East by: Property of Mundadan George and Municipal Road, South by: Road, West by: Property of Chirakkal Ouseph and Thomas Property no. 2 & 3: (a) All that part and parcel of land admeasuring 50.65 Cents comprised in Sy.No.380/2A/4, 378/9/2 & 378/10B/2, 378/10/C/2, 379/3/12/1, 379/3/13/3, Block 11, Re.Sy.No.410/75, 410/15/2, 410/12/2 of Angamaly Village, Aluva Taluk, Ernakulam District with commercial building/s & 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 Kannamparabath Sundaran and others, East by: Property of Manekkudi 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, Ernakulam District together with a commercial building & movables bearing No.VII/246, 246A & 247 and all other improvements made thereon, owned by Mrs. Vincy Anto and the entire property bounded on: North by: Property of Johnny others, East by: Property of Chakiathi Chathampillay Family, South by: Private Path, West by: NH 47 and MC Road Property no. 4: All that part and parcel of land admeasuring 3.64 Are (9 Cents) comprised in Re.Sy.No.5/5/2, Block no. 12 in Angamaly Village, Aluva Taluk, Ernakulam District together with residential building & movables and all other improvements made thereon owned by Mrs. Vincy Anto and the entire property bounded on: North by: Property of Tharian, East by: Property of Anil, South by: Road, West by: Road Property no.5: 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, Ernakulam 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.6540/2007 dated 10.09.2007 of SRO Chengamandu 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.6: All that part and parcel of land admeasuring 42.68 Cents (equivalent to 17.28 Ares) comprised in Re Sy no. 179/10 of Kulathummel 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. Bindhu 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 Vamadeva Panicker

Terms and Conditions:

- 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.arcil.co.in.
- 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 of ARCIL, www.arcil.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.
- The bidders can participate in the e-auction for each Property No. 1, Property No. 2, Property No. 3, Property No. 4, Property No. 5 and Property No.6, separately.
- The bidders cannot submit a bid equal to the Reserve Price (the minimum amount shall be Reserve Price plus Bid Incremental amount).
- 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.
- For details, help, procedure and online training on e-auction, prospective bidders may contact Mr. Srinivasa Yekabote, Contact Number: +91 9821232244 email id: srinivasa.yekabote@arcil.co.in.
- All the intending purchasers/ bidders are required to register their name in the portal mentioned above as www.arcil.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.
- 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@arcil.co.in.
- 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 thereof and without any prior notice.
- 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.
- 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 Authorized Officer of Arcil shall not be responsible in any way for any third-party claims/rights/dues.
- 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.
- 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.
- 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.
- 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 : February 06, 2026

Sd/- Authorized Officer
Asset Reconstruction Company (India) Ltd.
Trustee of Arcil-SBPS-008-II Trust