



# Kosamattam Finance Limited

## Regd. Office Kottayam.

Head Office,  
Kosamattam City Centre, Floor No.4<sup>th</sup> & 5<sup>th</sup>  
T B Road, Kottayam-686001.  
Email: [credit@kosamattam.com](mailto:credit@kosamattam.com)  
Ph: 0481- 2586400, 9447599339

### **TENDER CUM AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES**

Tender cum Auction Sale Notice of immovable properties as per Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

The Authorized Officer of the Company has taken possession of the immovable properties, more fully described in the schedule hereunder. The immovable properties more fully described in the Schedule hereunder will be sold by way of Tender cum Auction on “as is where is, “ as is how is” and “as is what is” condition to recover the dues to the Athirampuzha branch of the Company for **Rs. 34,07,644/-** along with further interest from 30/11/2025 and penal interest, at contracted rate and costs from M/s. NTP Homes (P) Limited, Building No. VIII/583, Padinjattum Bhagam, Athirampuzha P O, Kottayam-686562, Guarantors Joy Paul S/o N T Paul, Nadakkal House, Padinjattum Bhagam, Athirampuzha P O, Kottayam – 686562 and Jancy Joy W/o Joy Paul, Nadakkal House, Padinjattum Bhagam, Athirampuzha P O, Kottayam – 686562, on **28/01/2026** at Athirampuzha Branch of Kosamattam Finance Limited, Poothurayil Building, Market Junction, Athirampuzha, at **2.30 PM** subject to the following terms and conditions and those published in the official website of the Company [www.kosamattam.com](http://www.kosamattam.com) and this matter is hereby informed to the public in general and specially, the borrower/co-borrower/guarantor.

<b>Property No. 1. Reserve Price</b>	<b>: Rs.30,00,000/- (Rupees Thirty Lakh Only)</b>
<b>Earnest Money Deposit</b>	<b>: Rs. 3,00,000/- (Rupees Three Lakh Only)</b>
<b>Property No. 2. Reserve Price</b>	<b>: Rs.20,00,000/- (Rupees Twenty Lakh Only)</b>
<b>Earnest Money Deposit</b>	<b>: Rs. 2,00,000/- (Rupees Three Lakh Only)</b>
<b>Min. Hike amount for Auction:</b>	<b>Rs. 10,000/- (Rupees Ten Thousand Only)</b>

**Last Date and Time for receipt of Sealed Tender with DD for EMD :-** On or before 28/01/2026 at 12.30 PM at Athirampuzha Branch of Kosamattam Finance Limited/ Head Officer / Kottayam Regional Office. **If the EMD is remitted through RTGS, pay on or before 27/01/2026 to the credit of Account No.0037073000002650, IFSC No.SIBL0000037, South Indian Bank, Kottayam Main**

**Date, Time and Place for opening Tenders and Auction:** 28/01/2026 at 2.30 PM at Athirampuzha Branch of Kosamattam Finance Limited

#### **Schedule of immovable properties**

1. Residential Plot admeasuring 2.77 Ares (6.844 Cents) in “**Lords Valley**” Villa Project of NTP Homes (P) Limited opposite to KIMS Hospital, Kudamalloor, Kumaranalloor, in Block No.26 under R Sy No.253/2-1(Old Sy.No.57/6) of Perumbaikkadu Village, Kottayam Taluk, Kottayam Dt in the name of M/s. NTP Homes (P) Limited as per the Sale Deed No. 155/1/2020 dated 31/12/2019 (Regd on 24/01/2020) of Kottayam ASRO.  
Boundaries as per Document: East : Internal Private Road; South : Property belonging to Cherian Thomas; West : Property belonging to Cherian Thomas; North : Internal Private Road
2. Land admeasuring 4.45 Ares (11.00 Cents) of Residential Land in Block No.28 under R. Sy No.494/3/1, 494/3/2/1 (Old Sy.No.725/16 A) of Athirampuzha Village, Kottayam Taluk, Kottayam Dt in the name of Joy Paul S/o N T Paul as per the Sale Deed No. 3624/2004 dated 07/09/2004 of Ettumanoor SRO.  
**Boundaries as per Document :** East : Property belonging to N T Paul Nadakkal  
South : Property belonging to N T Paul Nadakkal and Rasheed Puthenpurackal  
West : Private Road; North : Property belonging to Nisar Puthenpurackal and Mangottil Family

Other Encumbrances : NIL

**OTHER TERMS AND CONDITIONS**

- 1) The particulars furnished regarding the secured assets are stated to the best of information of the Company and the Company will not be answerable for any error, misstatement or omission.
- 2) The proposed Tenderers shall read and understand the terms and conditions mentioned in the Tender Sale Notice which is published by the Company at its Regional Offices/Head Office/Athirampuzha branch and other branches and also visit the scheduled properties and satisfy as to its area, boundaries etc., ownership, title, encumbrances, statutory approvals, measurements etc. The Company shall not entertain any dispute regarding the Tender Process or the scheduled property after participating in the sale.
- 3) Interested Tenderers shall produce a copy of any valid photo identity/address proof, in case, the tenderer is participating on authorization, he should produce the ID proof of himself and the Tenderer.
- 4) All amounts payable regarding the sale including EMD shall be paid by of DD drawn in favour of “Kosamattam Finance Limited payable at Kottayam/RTGS. **If it is RTGS, pay on or before 27/01/2026 to the credit of Account No.0037073000002650, IFSC No.SIBL0000037, South Indian Bank, Kottayam Main.**
- 5) Interested Tenderers shall submit Demand Draft for the EMD at Kosamattam Finance Limited, HO, Kottayam along with the Tender in a sealed cover before **12.30 PM on 28/01/2026** and obtain receipt for the same.
- 6) The Right of entry to the place of sale will be restricted to the Tenderers who have submitted the Tender letter and EMD in a sealed cover within the stipulated time or within such time as may be decided by the Authorized Officer at his sole discretion..
- 7) The Authorized Officer has got right to cancel/postpone the Auction without assigning any reason whatsoever. Further, the Authorized Officer shall have the discretion to accept, reject or return any or all the Tenders already submitted and the Company will not entertain any claim or representation in that regard from the Tenderers.
- 8) The Sealed Tenders will be opened by the Authorized Officer on **28/01/2026 at 2.30 PM**. Any Tender received quoting a price below the Reserve Price will be rejected outright.
- 9) After opening the tenders, The Tenderers who are present may be given an opportunity at the discretion of the Authorized Officer to have inter se bidding among themselves to enhance their offer price.
- 10) The Successful Tenderer should pay 25% of the bid amount (less EMD) immediately on receipt of bid acceptance letter and the balance 75 % amount within 15 days of the sale, failing which the entire amount paid digitally by the Tenderer shall be forfeited by the Authorized Officer, without any notice and the sale will be cancelled and the property will be brought to sale again. However, in desirable cases the time may be extended at the sole discretion of the Authorized Officer.
- 11) The Sale is subject to the confirmation of the Authorized Officer, who shall have the right to cancel the sale also notwithstanding that the successful Tenderer has remitted the 25% of the Sale Amount. Further, the sale is also subject to the confirmation by the Secured Creditor.
- 12) On the sale being confirmed and on receipt of the entire sale proceeds by Authorized Officer, the successful Tenderer will be issued with a Sale Certificate as per the terms and conditions of the Company and the SARFAESI Act. The Successful Tenderer should pay all the existing dues etc., to the Government/Local Authorities including charges/fees payable for registration of Sale certificate such as registration fees, Stamp duty etc., as applicable as per law.
- 13) The Authorized Officer or the Company will not be responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the properties under sale.
- 14) The Successful Tenderer shall pay all Taxes/Electricity/Water/Sewerage Charges or any other charges demanded by any authority after acceptance of the bid, even if it pertains to previous periods.
- 15) The Successful Tenderer shall, at his cost, get the Electricity/Water/Sewerage connection etc. and any other common services in his name.
- 16) The Authorized Officer has obtained EC/Search report regarding the property from 01/01/2015 to 01/09/2025 and it contains no encumbrance.
- 17) For any further information and for inspection of the properties, the intended Tenderers may contact the Authorized Officer or Athirampuzha Branch of Kosamattam Finance Limited, Poothurayil Building, Market Junction, Athirampuzha during working hours.
- 18) This may be treated as notice to the borrower/guarantors informing them that the property will be sold if the entire dues to the Company being **Rs. 34,07,644/-** (Rupees Thirty Four Lakh Seven Thousand Six Hundred and Forty Four Only) along with further interest from 30/11/2025 and penal interest at contracted rate and other costs and charges is not remitted on or before the date fixed for sale

**N.B: For Tender cum Auction Terms and Conditions and Tender Forms: Visit our website [www.kosamattam.com](http://www.kosamattam.com) or our branches / Regional Office / Head Office**

Place: Kottayam

Date : 20/12/2025.

Sd/-

Authorized Officer  
Kosmattam Finance Limited