



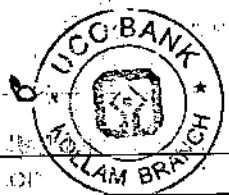
[Rule-8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation & Reconstruction of the Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of UCO Bank (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on **10-04-2025**, for recovery of **Rs.12,47,43,432.91** as on 26-12-2024 inclusive of interest up to 26-12-2024 towards M/s. ZOYA GOLD plus further interest and other incidental charges there after due to UCO Bank, the Secured Creditor from (1) M/s. ZOYA GOLD, (2) Mrs. Shajna Shamshudeen (Proprietor - M/s. ZOYA GOLD), (3) Mr. Abdul Salam S/o Mr. KochuKunju (Guarantor - M/s. ZOYA GOLD), (4) Mr. Riyaz Mon S/o Mr. Abdul Salam (Guarantor - M/s. ZOYA GOLD), (5) Mrs. Remeela Beevi W/o Mr. Abdul Salam (Guarantor - M/s. ZOYA GOLD), (6) Mrs. Shajini W/o Mr. Sulaiman Kunju (Guarantor - M/s. ZOYA GOLD), (7) Mr. Ishak M S/o Mr. Mohammed Kunju (Guarantor - M/s. ZOYA GOLD), (8) Mr. Anz Badarudeen S/o Mr. Badarudeen (Guarantor - M/s. ZOYA GOLD), (9) Mrs. Ajumi Badarudeen W/o Mr. Niyas Ameen (Guarantor - M/s. ZOYA GOLD), (10) Mrs. Mumthias Beegam W/o Mr. Badarudeen (Guarantor - M/s. ZOYA GOLD), (11) Mr. Shahul Hameed S/o Mr. Peer Mohamed, (Guarantor - M/s. ZOYA GOLD), (12) Mr. Rameez A S/o Mr. Abdul Salam (Guarantor - M/s. ZOYA GOLD), (13) Mr. Shajil Khan S/o Mrs. Shakeela Shajahan (Guarantor - M/s. ZOYA GOLD), (14) Mrs. Shakeela Beegam W/o Mr. Shajahan (Guarantor - M/s. ZOYA GOLD), (15) M/s. SK GOLD AND DIAMONDS, (16) Mrs. Remeela Beevi W/o Mr. Abdul Salam (Proprietor - M/s. SK GOLD AND DIAMONDS), (17) Mr. Abdul Salam S/o Mr. KochuKunju (Guarantor - M/s. SK GOLD AND DIAMONDS), (18) Mrs. Shakeela Beegam W/o Mr. Shajahan (Guarantor - M/s. SK GOLD AND DIAMONDS), (19) Mr. Shajil Khan S/o Mrs. Shakeela Shajahan (Guarantor - M/s. SK GOLD AND DIAMONDS). The reserve price of the properties will be:

Names of the Borrowers & guarantors with the address	Date of Demand Notice	Date of Possession	Recoverable Amount
Borrower: 1. M/s. ZOYA GOLD, Building No.143/43, North Main Street/Thenkasi PO, Tirunelveli DT, Tamil Nadu - 627 003 2. Mrs. Shajna Shamshudeen (Proprietor - M/s. ZOYA GOLD), W/o Mr. Riyaz Mon, Kodiyl Veedu, Pallissery PO, Sasthamcotta, Mynagappally, Kollam, Kerala - 690 521 / D/o Mr. Shamshudeen, TC 5/2291/1, Rainbow, TJRA 110, Golf Links Road, Kowdiar PO, Thiruvananthapuram, Kerala - 695 003	09-06-2023	01-09-2023 04-09-2023 05-09-2023	Rs.12,47,43,432.91 as on 26-12-2024 inclusive of interest up to 26-12-2024 plus further interest and other incidental charges thereafter.
Guarantors: 1. Mr. Abdul Salam S/o Mr. Kochu Kunju, Kodiyl Veedu, Pallissery PO, Sasthamcotta, Mynagappally, Kollam, Kerala - 690 521 2. Mr. Riyaz Mon S/o Mr. Abdul Salam, Kodiyl Veedu, Pallissery PO, Sasthamcotta, Mynagappally,			

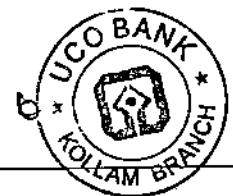


BRANCH / OFFICE: QUILON BRANCH, FIRST FLOOR, KHAISE BUILDING, BEACH ROAD, QUILON - 691 001
EMAIL: quilon@ucobank.co.in CONTACT: 0474 - 2742915, 2746301, 2762184

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1. Kollam, Kerala - 690 521
3. Mrs. Remeela Beevi W/o Mr. Abdul Salam, Kodiyl Veedu, Pallissery PO, Sasthamcotta, Mynagappally, Kollam, Kerala - 690 521
4. Mrs. Shajini W/o Mr. Sulaiman Kunju, 33/897, Palamoottil House, Mulamkadam, Thirumullavaram, Kollam, Kerala - 691 012
5. Mr. Ishak M/S/o Mr. Mohammed Kunju, Palamoottil House, Mulangakadam, Thirumalavaram PO, Kollam, Kerala - 691 012
6. Mr. Anz Badarudeen, S/o Mr. Badarudeen, H.N.5/314, Ajmy Manzil, Muzhangodi, Thodiyoor PO, Karunagapally, Kollam, Kerala - 690 523
7. Mrs. Ajumi Badarudeen W/o Mr. Niyas Ameen, Dharul Ameen, Vettiyattil House, Padoor PO, Thrissur, Kerala - 680 524
8. Mrs. Mumthas Beegam W/o Mr. Badarudeen, Ajmi Manzil, Muzhangodi, Thodiyoor, Thazhava, Kollam Kerala - 690 523
9. Mr. Shahul Hameed S/o Mr. Peer Mohamed, Pezhuvila Veedu, Palankonam, Attingal (Via), Perumkulam PO, Trivandrum, Kerala - 695 101
10. Mr. Rameez A S/o Mr. Abdul Salam, Kodiyl Venga, Sasthamcotta, Pallisserickal, Kollam, Kerala - 690 521
11. Mr. Shajil Khan S/o Mrs. Shakeela Shajahan, Thaikavinte Peddeettathil (Shaji Nivas), Pada South, Karunagapally, Kollam, Kerala - 690 518
12. Mrs. Shakeela Beegam W/o Mr. Shajahan, Thaikavinte Peddeettathil (Shaji Nivas), Pada South, Karunagapally, Kollam, Kerala - 690 518
13. M/s. SK GOLD AND DIAMONDS, Proprietor: Mrs. Remeela Beevi 255, 263, Rajapalayam Main Road, 8th No. Road North Side, Sankarankovil, Thirunelveli, Tamil Nadu - 627 756 S/o Mr. Peer Mohamed,
14. Mrs. Remeela Beevi (Proprietor) - M/s. SK GOLD AND DIAMONDS W/o Mr. Abdul Salam, Kodiyl Veedu, Pallissery PO, Sasthamcotta, Mynagappally, Kollam, Kerala - 690 521
15. Mr. Abdul Salam (Guarantor - M/s. SK GOLD AND DIAMONDS) S/o Mr. Kochu Kunju, Kodiyl Veedu, Pallissery PO, Sasthamcotta, Mynagappally, Kollam, Kerala - 690 521
16. Mrs. Shakeela Beegam W/o Mr. Shajahan, Thaikavinte Peddeettathil (Shaji Nivas), Pada South, Karunagapally, Kollam, Kerala - 690 518



BRANCH / OFFICE: QUILON BRANCH, FIRST FLOOR, KHAISE BUILDING, BEACH ROAD, QUILON - 691 001

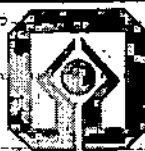
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UCO BANK

Honours Your Trust



Azadi Ka
Amrit Mahotsav

17. Mr. Shajil Khan S/o Mrs. Shakeela Shajahan,
Thaikavinte, Peddeattathil (Shaji Nivas), Pada -
South, Karunagapally, Kollam, Kerala - 690 518

Note:

M/s ZOYA GOLD B/o Quilon - Notice under section 13(2) of SARFAESI Act, 2002 issued on 09-06-2023 for Rs.10,47,33,140.81 (Rupees Ten Crores Forty Seven Lakh Thirty Three Thousand One Hundred and Fourty Paise Eighty One Only) as on 02-06-2023 inclusive of interest up to 31-05-2023.

DESCRIPTION OF IMMOVABLE PROPERTY	Reserve Price in Rs. Lakhs	Earnest Money in Rs. Lakhs
PROPERTY- All that part and parcel of the land & residential building admeasuring 4.66 Ares (11.50 Cents) comprised in Re.Sy.No.44/6-2 in Block No.309, of Kollam West Village, Kollam TK& DT in the name of Mr.Ishak M S/o Mr.Mohammed Kunju under the Sale Deed No.3317/2008 dated 05-11-2008 at SRO Kollam North - Property of Gopinathan Pillai South - Road East - Property of Mohanan Pillai West - Road	122.00	12.20

DATE & TIME OF e-AUCTION SALE

10TH APRIL 2025 between 11:00 AM to 05:00 PM
(Incremental value of Rs.25 Thousands with unlimited auto extensions of 10 minutes each, if required)
Last Date of Submission of Tender : 09TH APRIL 2025

Terms and condition:

1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. Detailed terms and conditions of the sale is available/published in the following websites/web portals: Sale Deed No.3317/2008 dated 05-11-2008

I) <https://baanknet.com>

II) <https://ucobank.com>

2. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"

3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.

4. The Sale will be done by the undersigned, through e-auction platform provided at the Website <https://baanknet.com> 10-04-2025 and starts at 11.00 AM.

5. It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.

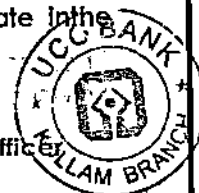
6. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. Detailed terms and conditions of the sale is available/published in the following websites/web portals:

Date : 20-03-2025

Place : Kollam

For UCO BANK

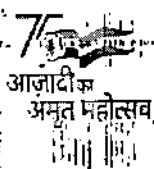
Chief Manager and Authorized Officer
UCOBANK (Secured Creditor)
Under SARFAESI ACT



BRANCH / OFFICE: QUILON BRANCH, FIRST FLOOR, KHAISE BUILDING, BEACH ROAD, QUILON - 691 001

EMAIL: quilon@ucobank.co.in CONTACT: 0474 - 2742915, 2746301, 2762184

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OTHER TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The auction sale will be "online through e-auction" portal <https://baanknet.com>

2. The intending Bidders/ Purchasers are requested to register on portal(<https://baanknet.com>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-Auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by 09-04-2025 or before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT/ Cash/ Transfer (After generation of challan from (<https://baanknet.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit UCO Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.

4. Platform (<https://baanknet.com>) for e-Auction will be provided by e Auction service provider M/s PSB Alliance Pvt. Ltd. having its registered office at Unit-1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai - 400 037 (Email: psba@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-auction service provider's website <https://baanknet.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

5. The Sale Notice containing the General Terms and Conditions of sale is available / published in the following websites/web page portal: <https://baanknet.com>

6. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from portal (<https://baanknet.com>).

7. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.

8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be as mention above to the last higher bid of the bidders. Ten (10) minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

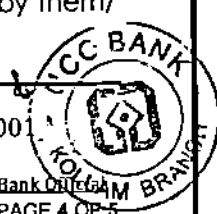
9. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. In case of any difficulty or need of assistance before or during e-Auction process, may contact authorized representative of our e-Auction Service Provider, (<https://baanknet.com>). Details of which are available on the e-Auction portal.

10. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/Email. (On mobile no/Email address given by them/ registered with the service provider).

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PAGE 4 OF 5





11. The secured asset will not be sold below the reserve price.

12. The successful bidder shall have to deposit 25% (Twenty Five Percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, UCO Bank, Payable at Kollam. In case of failure to deposit the amount as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

13. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.

14. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.

15. The sale certificate shall be issued in favour of successful bidder on deposit of full bid amount as per the provisions of the act.

16. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspect the property in consultation with the dealing official as per the details provide.

17. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.

18. The Authorized Officer of the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.

19. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.

Date : 20-03-2025
Place : Kollam

For UCO BANK
Chief Manager and Authorized Officer
UCO Bank (Secured Creditor)
Under SARFAESI Act



20. All statutory due/attendant charge/other dues including multiple, land revenue, electricity, water etc. shall have to be borne by the purchaser.

21. The Authorized Officer of the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.