

By Registered AD/Speed Post/Courier/Email

WITHOUT PREJUDICE

Ref. No. AFL/CO/2026-27/Legal/Oct/1100

Dated: 22/10/2026

Sale Notice

(under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 8 (6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002).

To

1.	Weber Associates (Borrower) 4 th Floor, Room No. 25-1503, Trichur Trade Centre, Kuruppam Road, Thrissur, Kerala-680001 Email Id: weberassociatestcr@gmailcom Mob. No.: 9388442161	2.	Sija Binoj (Co Borrower) Thottiparambil House, Santhi Road, Kuttanellur PO, Puthur, Vettukad, Thrissur, Kerala-680014 Email Id: vpbabooji@gmail.com Mob. No.: 7510242504
3.	Binoj (Co Borrower II cum Mortgagor) Thottiparambil House, Santhi Road, Kuttanellur PO, Puthur, Vettukad, Thrissur, Kerala- 680014 Email Id: weberassociatestcr@gmailcom Mob. No.: 9388442161		

Re: Sale of Secured Assets on “As is where is And As is what is” basis (under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rule 8 (6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002.

Sub: E – Public Auction cum Sale Notice of the Secured Asset(s) - 0456MMA00016754

Dear Sir/Madam,

1. That you the abovenamed addressees had availed financial assistance of Rs. **31,30,000/- (Rupees Thirty One Lakhs Thirty Thousand Only)** from **Axis Finance Limited** (AFL / Secured Creditor) vide Loan Agreement dated **26th September 2024** read with the transaction documents executed in relation thereto, repayment whereof was secured, inter alia, by way of mortgage of the immovable property being as described in **Schedule - I** (hereinafter referred to as the **“Secured Asset”**).

Regd. Office

Axis Finance Limited, 'Axis House', Ground Floor,
Pandurang Budhkar Marg, Worli, Mumbai - 400 025
Tel : 022-2425 2525 | Fax : 022-4325 3000
Email : info@axisfinance.in | Website : www.axisfinance.in
CIN : U65921MH1995PLC212675



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2. That after availing the aforesaid loans you the abovenamed addressees committed defaults in repayments and in view of the continuous defaults and under the relevant applicable guidelines / circulars for asset classification issued by Reserve Bank of India (RBI), your loan account(s) was classified as Non-Performing Asset ("**NPA**") w.e.f. **03/01/2026**.
3. That thereafter, a demand notice dated **17/01/2026** U/S 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) was duly served on you the addressees but you failed to make the payment of demanded amount i.e. **Rs. 31,62,759/- (Rupees Thirty One Lakh Sixty Two Thousand Seven Hundred and Fifty Nine Only)** (exclusive of TDS Calculation and Pre-Payment Charges, as applicable) due as on **05th January 2026** within 60 days of the said notice, and as such the secured creditor has taken **physical** possession of the Secured Asset on **30/07/2026** in compliance of the provisions of the SARFAESI Act, 2002 and rules framed thereunder. The possession notice in Appendix IV form was published in two leading newspapers i.e. one in English and other one in vernacular language, on **03/08/2026**, within seven days from the date of taking possession, in compliance of Rule 8(2) of the said Rules.
4. That thereafter, the Authorized Officer has obtained valuation of the Secured Asset from an approved valuer and in consultation with the secured creditor, has fixed the reserve price of the Secured Asset at **Rs.42,29,820/- (Rupees Forty Two Lakhs Twenty Nine Thousand Eight Hundred Twenty Only)** more particularly described in **Schedule II**.
5. That accordingly, the secured creditor has decided that the Secured Asset may be put to sale under Rule 8(5)(c) of the said Rules, by holding a public auction through E-auction mode on **09/11/2026**.
6. That the date for inspection of the said property is fixed on or before **08/11/2026**. The Earnest Money Deposit of **Rs. 4,22,982/- (Rupees Four Lakhs Twenty Two Thousand Nine Hundred Eighty Two Only)** shall be remitted by RTGS / NEFT to Beneficiary Account No. 919020036409265, Beneficiary Name – AXIS FINANCE LIMITED – SARFAESI SALE PROCEEDS, Bank Name- Axis Bank Ltd,

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Branch- Ranande Road, Dadar West, Mumbai, IFSC- UTIB0002273, Type of Account- Current or by Demand Draft / Pay Order drawn in favour of "**Axis Finance Limited**" payable at Mumbai, and the duly completed bid documents together with KYC shall be submitted on the e-auction portal on or before 06/11/2026.

7. That this sale notice of 30 days, at pre-sale stage, is being given to you the addressees in compliance of Rule 8(6) read with Rule 9(1) of Security Interest (Enforcement) Rules, 2002 and you are hereby informed and notified that the aforesaid Secured Asset shall be put to sale, by holding public auction through e-auction mode on "As is where is", "As is what is", "Whatever there is" and "Without recourse" basis after 15 clear days on 09/11/2026.
8. Please take notice that the secured assets mortgaged to Axis Finance Limited shall be sold by public e-auction through **<https://sarfaesi.auctiontiger.net//EPROC/>** between 11.00 am to 12.00 noon. For further details please refer to the notice published in the newspapers and at websites: **<https://sarfaesi.auctiontiger.net//EPROC/>** and **www.axisfinance.com**
9. That the attention of you the abovenamed addressees is also invited to provisions of sub-section (8) of Section 13 (as amended w.e.f. 01.09.2016) of SARFAESI Act, 2002 in respect of time available, to redeem the Secured Asset. In case you are desirous of exercising your rights under the said provision, you are hereby called upon to pay a sum of **Rs. 34,24,444/- (Rupees Thirty Four Lakhs Twenty Four Thousand Four Hundred forty Four Only) due as on 21/10/2026**, together with further interest thereon at the contractual rate and all costs, charges and expenses incurred by the secured creditor, on or before **08/11/2026**.

Yours truly,


For **Axis Finance Limited**
Authorized Officer

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SCHEDULE - I

Description of Immovable Secured Asset

Security towards LAN 0456MMA00016754

All that piece and parcel of Residential Flat bearing No. 6A1, Apartment Type B, having super built up area of 1492 sq. ft. on the 2nd Floor, in the Apartment Building known as "TOP CRYSTAL", Flat No. 2B having 1/35th part undivided share constructed on land having 7.28 ares of land in Sy no. 1958/Part 1 and 2.43 area of land in Sy no. 1958/Part 5 having Thrissur Corporation House NO. 37/2396/11 with single car park area in ground floor and common facilities in the above property situated at Kottappuram, Thrissur Taluk and bounded by:

BOUNDARIES OF ENTIRE LAND

North : Public pathway width of 18 links

South : Corporation Canal

East : Corporation Road

West : Property of Suresh

SCHEDULE - II

DETAILS OF E-AUCTION

Description of Property /s	As per SCHEDULE - I
Date & Time of e-Auction	On: 09.11.2026 Time: From: 11.00 am to: 12.00 noon with unlimited extensions of 5 minutes each
Date & Time for Bid Submission	On or Before: 06.11.2026 Before: 4:00 pm
Reserve Price: Rs.42,29,820/- (Rupees Forty Two Lakhs Twenty Nine Thousand Eight Hundred Twenty Only) * Price below which the Flat /property/s will not be sold	
Earnest Money Deposit (10% of RP): Rs. 4,22,982/- (Rupees Four Lakhs Twenty Two Thousand Nine Hundred Eighty Two Only)	
Bid Increment Amount: Rs. 50,000/- (Rupees Fifty Thousand Only)	
Contact Person Details & Mob. Nos.: Mr. Ayan Bhattacharya; Mob: 9811710558 Mr. Dipin Das; Mob: 9895666533 Mr. Nevin Pinto; Mob: 9629153368	


Authorized Officer
Axis Finance Limited

Date: 22/10/2026

Place: Thrissur

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