बैंक ऑफ़ बड़ौदा Bank of Baroda

ROSARB, Bangalore South, 4th Floor, Vijaya Tower, Trinity circle, Bangalore- 560001, Telephone No.: 080-25584066 (Extn: 128), Email: sarbes@bankofbaroda.co.in Website: www.bankofbaroda.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES "APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 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, possession of which has been taken by the Authorized Officer of **Bank of Baroda,** Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** besis for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Sr/ Lot No.	Name & Address of Borrower/s Guarantor/s, Mortgagor (s)	Short Description of The Immovable Property With Known Encumbrances, If Any (Owner/Mortgator Name)	A. Branch Name B. Account Number C. Total Dues	Date & Time of E-Auction	A. Reserve Price B. EMD Amount C. Bid Increase Amount D. Status of Possession	Property Inspection Date & Time
1	**(1) Mr. Naseer Rayammarakkar Veettil** S/o Mr Hamza Rayammarakkar Vettil (Borrower) Is An Nri Residing At Building 1b/2, Flat No.413, 365-Algoze Indl 2nd, Dubai- UAE. **Also at : Mr Naseer Rayammarakkar Veettil S/o Mr Hamza Rayammarakkar Vettil (Borrower) Permanent Address** Is Rayammarakkar Veetitil House, Thirunellur, Mullassery, Thrissur, Kearala – 680508 **(2) Mrs. Shabana Naseer** W/o Mr Naseer Rayammarakkar Veettil (Guarantor), Shabana Naseer Is Residing At Rayammarakkar, Veettil House, Thrinellur, Mullassery, Trissur, Kerala-680508	(1) Flat No F-503, on the 5th Floor, F-Tower, building known as Zuari Garden City At Sy Nos.111/1a,107/1, 107/2, 106/1 And 106/2 situated at Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya Dist, Karnataka - 571606. The super built up area of the flat is 1225 sqft , carpet area of the flat is 83.40 sq mtr and uds area is 42.36 sq mtr and with one car parking space and Bounded By East : Flat No. F-502 West :Flat No. F-504 North :Open Space South : Flat No. F-506. **BAANKNET PROPERTY ID: BARBVJSABANASEER**	**A.ROSARB (base Branch Sarakki E Vijaya Bank) B. 74150600003035; 74150600003041 C.Rs. 1,01,49,775/- as on 24.06.2026 with further interest thereon at the contractual rate plus costs charges and expenses till date of payment**	**13.07.2026 2.00 PM To 6.00 PM**	**A. Rs.46,43,730/- B. Rs.4,64,373/- C. Rs.25,000/- D. PHYSICAL POSSESSION**	**AFTER 25.06.2026 (With Prior Permission From Authorised Officer)**
2	**(1) Mr Naseer Rayammarakkar Veettil** S/o Mr Hamza Rayammarakkar Vettil (Borrower) Is An Nri Residing At Building 1b/2, Flat No.413, 365-Algoze Indl 2nd, Dubai- Uae. **Also at : Mr Naseer Rayammarakkar Veettil S/o Mr Hamza Rayammarakkar Vettil (Borrower) Permanent Address** Is Rayammarakkar Veetitil House, Thirunellur, Mullassery, Thrissur, Kearala – 680508 **(2) Mrs Shabana Naseer** W/o Mr Naseer Rayammarakkar Veettil (Guarantor), Shabana Naseer Is Residing At Rayammarakkar, Veettil House, Thrinellur, Mullassery, Trissur, Kerala-680508	(2) Flat No. F-1003, on the 10th Floor, F-Tower, Building Known As Zuari Garden City At Sy Nos.111/1a,107/1, 107/2, 106/1 And 106/2 Situated At Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya Dist, Karnataka - 571606. the super built up area of the flat is 1225 Sqft , carpet area of the flat is 83.40 sq mt and uds area is 42.36 sq mtr and with one car parking space and Bounded by East : Flat No.F-1002, West : Flat No F-1004, North :open space, South : Flat no F-1006 **BAANKNET PROPERTY ID: BARBVJSABANASEER1**	**A.ROSARB (base Branch Sarakki E Vijaya Bank) B.74150600003034; 74150600003040 C.Rs. 1,01,54,556/- as on 24.06.2026 with further interest thereon at the contractual rate plus costs charges and expenses till date of payment**	**13.07.2026 2.00 PM To 6.00 PM**	**A. Rs.46,43,730/- B. Rs.4,64,373/- C. Rs.25,000/- D. PHYSICAL POSSESSION**	**AFTER 25.06.2026 (With Prior Permission From Authorised Officer)**

For detailed terms and conditions of sale, please refer/visit to the website link https://www.bankofbaroda.in/e-auction and online auction portal Baanknet.com. Pending Charges regarding Property Tax, Electricity charges, E khata making charges and any other applicable charges to be borne by the highest bidder. Also, prospective bidders may contact the Authorised officer on Tel No. 080-25011441 and Mobile No.9137960132

Date: 24.06.2026
Place: Bengaluru

Sd/- Authorised Officer, Bank of Baroda

Truhome FINANCE — TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; **Tel:** 1800 102 4345 ; **Website:** http://www. truhomefinance.in
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 properties mortgaged/ charged to Truhome Finance Limited (formerly M/s Shriram Housing Finance Limited), the Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on 28.07.2026 between 11:00 a.m. to 1:00 p.m. for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, reserve price and earnest money deposit and date of Inspection are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Mrs. Saraswathi W/o Raj O.No.12,New No.11 Kaliammal Street, KK Pudhur, Saibaba Colony, Coimbatore - 641038 Mr.Mohanraj S/o Raj O.No.12,New No.11 Kaliammal Street, KK Pudhur, Saibaba Colony, Coimbatore – 641038 Mr. Saravanakumar S/o Rangaraj No.19 Kaliammal Street, KK Pudhur, Saibaba Colony,Coimbatore – 641038 **Date of Possession & Type** 07/02/2025 , Symbolic Possession **Encumbranches known** Not Known	13(2) Notice date 07/11/2024 Rs.2416918/- (Rupees Twenty four Lak sixteen thousand nine hundred and eighteen Only) as on 06-11-2024 under reference of Loan Account No. SILHCOIM0001597 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs.69,23,580/-(Rupees Sixty Nine Lakh Twenty Three Thousand Five Hundred and Eighty Only) **Bid Increment:** Rs. 25,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs.6,92,358 (Rupees Six Lakh Ninenty Two Thousand Three Hundred and Fifty Eight Only) **Last date for submission of EMD : 27.07.2026, Time 10.00 a.m. to 05.00 p.m.**	**28-JULY-2026 & Auction Time: 11 AM to 1 PM**	**Mr.S.James Clement-7200281906 Mr. M.Selvakumar-9444224367 Mr.L.Murali-9385806058 Property inspection Date. 21/07/2026, Time.11 AM to 4 PM**

Description of Property

All part and parcel of the property situated Coimbatore North Registration District, Gandhipuram Sub Registration district, Sanganoor Village, SF No.276/2 P.A equal off North Eastern Side P.A 1.06 of land approved by DTCP NO. CBTM/18/72 and DTCP CNR Date 7.4.72 in this site No.6 Having the following boundaries and measurements. West:30 Fee south north Road ,East : Arukkani Land ,North : N. Chinnasamy Land ,South : East west 20 Ft Road . Total extend of the property 645 Sq.ft

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Smt. Indhumathi D/O Mr. Murugan No.66 MGR Nagar ,D.Kalipalayam, Tiruppur- 638661 Mr. Murugan No.66 MGR Nagar ,D.Kalipalayam,Tiruppur- 638661 Mrs. Saraswathi W/o Mr. Murugan No.66 MGR Nagar ,D.Kalipalayam, Tiruppur- 638661 **Date of Possession & Type** 07/02/2025 , Symbolic Possession **Encumbranches known** Not Known	13(2) Notice date: 21/06/2025 Rs. 1211603/- (Rupees Tweleve lak eleven thosuand six hundred and three Only) as on 09-06-2025 under reference of Loan Account No. SHLHTHPR0000034 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs.16,45,500/- (Rupees Sixteen Lakh Forty Five Thousand Five Hundred Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 1,64,550/-(Rupees One Lakh Sixty-Four Thousand Five Hundred and Fifty Only) **Last date for submission of EMD : 27.07.2026, Time 10.00 a.m. to 05.00 p.m.**	**28-JULY-2026 & Auction Time: 11 AM to 1 PM**	**Mr.S.James Clement-7200281906 Mr. M.Selvakumar-9444224367 Mr.L.Murali-9385806058 Property inspection Date. 21/07/2026, Time.11 AM to 4 PM**

Description of Property

All part and parcel of the property situated at Tiruppur Registration district, Kangeyam SRO, Kankeygam Taluk, Nelzhali Village, SF No.496/1A1 Sri Sairam Nagar 1000 Sq.ft of Plot No.445 Northern Side bounded by the following boundaries. West : Plot No.446 ,North : Plot No.526 ,South : Plot No.445 Part ,East : 23 Feet South North Layout Road,With all easement and pathway rights.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Mr.Chidambaram S/ o Mr. Narayanan No.2/62 1st Street, Semmandampalayam, Sidco Mudalipalayam Tiruppur - 641608 Mrs. Rani W/o Mr.Chidambaram No.2/62 1st Street, Semmandampalayam, Sidco Mudalipalayam Tiruppur - 641608 **Date of Possession & Type** 07/07/2025 , Symbolic Possession **Encumbranches known** Not Known	13(2) Notice date: 12/03/2025 Rs. 552499/- (Rupees Five Lak fifty two thousand four hundred and ninety nine Only) as on 10-03-2025 under reference of Loan Account No. SHLHTHPR0000291 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs.8,51,000/- (Rupees Eight Lakh Fifty one Thousand Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 85,100/- (Rupees Eighty-Five Thousand One Hundred only) **Last date for submission of EMD : 27.07.2026, Time 10.00 a.m. to 05.00 p.m.**	**28-JULY-2026 & Auction Time: 11 AM to 1 PM**	**Mr.S.James Clement-7200281906 Mr. M.Selvakumar-9444224367 Mr.L.Murali-9385806058 Property inspection Date. 21/07/2026, Time.11 AM to 4 PM**

Description of Property

All part and parcel of the property situated at Tiruppur District, Thottipalayam SRD, Tiruppur Taluk, Mudalipalayam Village, SF No.176/2A, 176/2B & 178/3B Converted as house plots and named as " SenthilnagarPhaseVI" Site No 104 Land bounded on the following boundaries: West : Site No.105 . North : 23 Feet East west Layout Road ,South : Property Belongs to Park East : SF No.177 Land Total extent of the property is 925 Sq.ft With all easement and pathway rights. As per the revenue records current SF No.178/3B2A1

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Mr. Marimuthu R S/o Ramu No.89 A kongal Nagaram Vinayagar Kovil , Udumalpet- 642205 Mrs. Karpagavalli D/o Mr. Ramu No.2/105 Kulathu thottam Vinayagar Kovil ,Pollachi- 642120 **Date of Possession & Type** 22/04/2026 , Symbolic Possession **Encumbranches known** Not Known	13(2) Notice date: 09.02.2026 Rs. 10,01,295.00/- (Rupees Ten Lakh One Thousand Two hundred and Ninety-Five Only) as on 07/02/2026 under reference of Loan Account No. SLPHUDMP0000132 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs.14,66,250/- (Rupees Fourteen Lakh Sixty Six Thousand Two hundred and Fifty Only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 1,46,625 (Rupees One Lakh Forty Six Thousand Six Hundred and Twenty Five Only) **Last date for submission of EMD : 27.07.2026, Time 10.00 a.m. to 05.00 p.m.**	**28-JULY-2026 & Auction Time: 11 AM to 1 PM**	**Mr.S.James Clement-7200281906 Mr. M.Selvakumar-9444224367 Mr.L.Murali-9385806058 Property inspection Date. 21/07/2026, Time.11 AM to 4 PM**

Description of Property

All that piece and parcel of property situated at Tiruppur Registration District, Komangalam Sub Registration Circle, Udumalpet Taluk, Kongal Nagaram Village, comprised in Natham Survey No. 397/39, bounded on the following four boundaries: East: S.F. No. 565 South to North Tar Road. South: S.F.No. 568/19 , North: F-Schedule property belongs to Jeevitha and Santosh, West: S.F.No. 568/21. Measurements: Northern Side – East West: 13.6 Metres., Southern Side – East West: 13.3 Metres., Western Side- South North: 6.70 Meters., Eastern Side – South North: 3.41 Metres. Admeasuring a total extent of 114 Square Metres, together with a North facing residential house constructed to an extent of 33 Sq. Meters, bearing E.B Connection S.C.No.593, including deposit amount, water pipe connection, and other amenities along with pathway and easement rights attached thereto.

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1. MR.K RAMANI S/o. Kulanthivel 13, Rajiv Gandhi nagar ,pachampalayam near bustop Tirumuruganpoondi Tiruppur,TAMIL NADU-641652 2. Mrs.JOTHI W/o. Ramani 13,Rajiv Gandhi nagar , pachampalayam near bustop Tirumuruganpoondi Tiruppur,TAMIL NADU-641652 **Date of Possession & Type** 28.05.2026 , Symbolic Possession **Encumbranches known** Not Known	13(2) Notice date: 09.03.2026 Rs. 11,38,670.00/- (Eleven Lakh Tirty Eight Thousand Six Hundred and Seventy only) as on dated 07/03/2026 under reference of Loan Account No. SILHTHPR0000338 and Rs. 7,69,528.00 /-(Seven Lakh Sixty-Nine Thousand Five Hundred and Twenty-Eight Only) as on dated 07/03/2026 under reference of loan Account No. SLPHTHPR0000609.with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs. 22,70,600/- (Rupees Twenty-Two Lakh Seventy Thousand Six Hundred only) **Bid Increment:** Rs. 10,000/- and in such multiples. **Earnest Money Deposit (EMD)(Rs.)** Rs. 2,27,060/- (Rupees Two Lakh Twenty Seven Thousand Sixty Only) **Last date for submission of EMD : 27.07.2026, Time 10.00 a.m. to 05.00 p.m.**	**28-JULY-2026 & Auction Time: 11 AM to 1 PM**	**Mr.S.James Clement-7200281906 Mr. M.Selvakumar-9444224367 Mr.L.Murali-9385806058 Property inspection Date. 21/07/2026, Time.11 AM to 4 PM**

Description of Property

As per Doc No: 12793/2020, I. Survey No: S.No-94/1, 97/1, ii. Total Extent: 568 3/4 Sq.Ft, iii. Plot No:13 East Side, iv. Door No: 13, v. Location Like Name of the Place,Village,City,registration,Sub-District,etc: Palankarai Village, Avinashi Taluk, Tiruppur Regd. district, Avinashi SRO, "Rajiv Gandhi Nagar", Boundaries for 568 3/4 Sq.Ft of land with building: North Of - Site No: 12, South Of - Site No: 13 Senthilkumar land, East Of - An West side one part of the southern part of space, West Of - 20 Feet width South North Layout Road, Measurement Details: North - East West: 32 1/2 ft,South - East West: 32 1/2 ft,East - South North: 17 1/2 ft,West - South North: 17 1/2 ft,Total: 568 3/4 Sq.Ft With all easements Rights and Pathway

1) **For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited Website Link: https://www.truhomefinance.in/e-auction / and at Auction Service Provider website address: https://www.bankeauctions.com**
2) **The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.**

Place : Coimbatore & TIRUPPUR
Date : 25/06/2026

Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)

kotak — Kotak Mahindra Bank Limited

Corporate Identity No. L65110MH1985PLC038137 | www.kotak.com
Registered Office : 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051
Branch Office : No 22, M G Road, Bangalore -560001

E - AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable property mortgaged / charged to Kotak Mahindra Bank Limited ("Secured Creditor"), the **Physical Possession/ Symbolic Possession (Respectively)** of which has been taken by the Authorized Officer of the Secured Creditor, will be sold through E-Auction on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS"** and **"NO RECOURSE BASIS"** on 28-07-2026, for recovery of **Rs. 2,10,69,967/- as on 07-05-2026** together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to **Kotak Mahindra Bank Limited**, being the Secured Creditor, from the Borrower / Mortgagor/s / Guarantor/s namely **Mr. USMAN, MR. ABDUL GAFOOR, MR. UMMER , MR. MOHAMMED & MRS. PATHUMANI in respect of loans granted to M/S Safa Traders& New Safa Traders** The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Sr No	Name of the Mortgagor/s	Details Of Immovable Property put for E – Auction	Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
1	**Mr. Abdul Gafoor**	**Property No 1 (In Physical Possession of the Bank) :** Property Description : District - Malappuram, Sub District -Kondotty, Taluk - Eranadu, Firka - Kondotty, Amsam- Andiyoorkunnu, Desom -Vellara, Nature -Parambu, Tenure -Jenmom, Village -Pulikkal, Panchayath- Pulikkal, Re Survey No. 177/5, Block 49, Hector Total exten 0.0840 Hector, Are 8.40, Square Meter 840. **Description of property -** The land know by name E'rakaithalam, Potta Parambu alias Kollathodika Parambu having an extent of 20.750 cents of property including the building No. PP III/253 6 feet 22X13. Total Measurement (0.0840 Hector). Old Sy No. 276/8. **BOUNDRIES: East-**Pottaparambu belongs to You and Pathway, **North -**Kaithalam Pottaparambu, **West -** Kottupadam Nilam & Koypathoruka Parambu, **South -** Pathway & Kottupattam Nilam.	28-07-2026 till12.00 P.M.	28-07-2026 between 3.00 P.M. to 4:00 P.M.	INR **Rs. 92,91,000** (Rupees Ninety Two Lakhs Ninety One Thousand Only)	INR **Rs.9,29,100** (Rupees Nine Lakhs Twenty Nine Thousand Only)
1	**Mrs. Pathumani, Mr. Mohammed**	**Property No 2 (Symbolic Possession)** District - Malappuram, Sub District -Mongam, Taluk - Eranadu, Firka -Malappuram, Amsam -Morayur, Desom - Morayur, Nature -Rayitavary, Tenure -Jenmom, Panchayath -Morayur, ReSurvey No. 319/5 and Re Survey No. 319/2, Block 57, Hector, Are, Square Meter -Total excent 0.1180 Hector. **Description of property -**The 24.165cents of property including the building carved out the 4 Acre 43 cents of Poonthalaparambu, the western middle share, demarcated towards East-West and North-South 270 Links eastern portion 102 links and western portion 264 links. **BOUNDRIES : East-** Property in the possession of Pathumma and others, **North -**Property sold by me, **West -** Road, **South -**Property in the possession of Kunjikkeeran.	28-07-2026 till12.00 P.M.	28-07-2026 between 3.00 P.M. to 4:00 P.M.	**Rs.1,15,90,614** (Rupees One Crore Fifteen Lakhs Ninety Thousand Six Hundred Fourteen Only)	**Rs.11,59,061** (Rupees Eleven Lakhs Fifty Nine Thousand Sixty One Only)

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on **15-07-2026 between 11:00 am to 04:00 pm** through his authorized representative/agent.

Important Terms and Conditions: 1) The E - Auction shall be conducted only through "Online Electronic Bidding" through website https://www.bankeauctions.com/ on 28-07-2026 **from 3.00 P.M. to 04.00 P.M.** with unlimited extensions of 5 minutes duration each. **2)** For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd through Mr. Mannur Balaji Govindarajan– Mobile +91-7977701080; email id – karnataka@c1india.com. **3)** The intending bidders may visit the Bank's official website - https://www.kotak.com/en/bank-auctions.html for auction details and for the terms and conditions of sale. **4)** For detailed terms and conditions of auction sale, the bidders are advised to go through the portal https://www.bankeauctions.com/ and the said terms and conditions shall be binding on the bidders who participate in the bidding process. **5)** It is requested that the interested Bidder/s are required to generate the login ID and password from the portal https://www.bankeauctions.com/ before uploading the bid and other documents. **6)** The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal https://www.bankeauctions.com/ on or before 28-07-2026 up to 12.00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to ashok.motwani@kotak.com & / or seshasrinivasan.m@kotak.com **7)** Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd on above mentioned contact numbers. **8)** Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of **Kotak Mahindra Bank Ltd. on or before 28-07-2026 up to 12:00 p.m.** In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest. **9)** The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 10,000.00 (Rupees Ten Thousand Only). **10)** In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes. **11)** The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 30 (thirty) days from the date on which the acceptance /confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. **12)** The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect. **13)** If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property. 14)On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims. **15)** The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. **16)** The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest. **17)** The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E – Auction Sale without assigning any reason. In the event of postponement/cancellation of the E – Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty. **18)** In an event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorised Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property. **19)** In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequently, if the auction proceedings gets stayed and/or set aside by any Court /Tribunal, at any stage even after issuance of the sale certificate or handing over the possession. then the Bank, at the request of bidder/auction purchaser shall initiate refund of the EMD/amount so deposited by him /her. The Bank at its sole discretion will process refund the money so deposited, without any interest, damages, claims etc of whatsoever nature and no such communication shall be entertained at later stage.he particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. **20)** Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of property Auctioned. 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. **21)** All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. **22)** All outgoings charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely. **23)** All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. **24)** As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,000.00 (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of MR. ABDUL GAFOOR / MRS. PATHUMANI, MR. MOHAMMED, to be borne by him from the sale price of the respective property and deposit the same with Income Tax Department, Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS. **25)** Sale will strictly be on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS"** & **"NO RECOURSE BASIS"** on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. **26)** If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the Borrower/s/Guarantor/s/Mortgagor/s, at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized 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. **27)** The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions. **28)** The bidders 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-Auction proceedings. **29)** Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the property put for sale. **30)** The present notice is also uploaded on the Bank's official website i.e. **www.kotak.com** and interested parties can visit the same also. **31)** Intending Purchaser(s) is/are to make their own independent inquiries regarding the encumbrances on the property including but not limited to statutory liabilities, over-due maintenance,common charges, over-due electricity bills, Municipal Tax, Water Tax, other charges (if any). That the said immovable property will be sold with all encumbrances related to the pending Tax and Bills as mentioned in the preceding line and other Tax and Bill thereon. **32)** For inspection of the property or for any further details kindly contact Mr. Karun B on +91-9686812683 &/or Mr. Sesha Srinivasan (Authorized Officer) on +91- 9916855444, Ramakrishnan 9841123344

In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Place : Bangalore | Date : 25.06.2026 **For Kotak Mahindra Bank Ltd, Sd/- Authorized Officer**