

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 10.04.2024.

1	Name and Address of the secured creditor	<p>DHANLAXMI BANK LIMITED Branch: Ground Floor, Orbit Tower , Opp Krushi Bazar, Sahara Darwaja, Surat - 395002 Gujrat</p> <p>Regional Office: Ground Floor Thirumali House Near Sion Hill Fort, Road No.29 Sion East Mumbai Maharashtra 400 022</p> <p>Corporate Office: Poonkunnam, Thrissur -680002</p>														
2	Name and Address of the borrower(s)	<table border="1"> <thead> <tr> <th data-bbox="672 800 764 877">Sr No.</th> <th data-bbox="764 800 1446 877">Name of Borrower/s</th> </tr> </thead> <tbody> <tr> <td data-bbox="672 877 764 989">1</td> <td data-bbox="764 877 1446 989">Bindu Damu Cherathodi Address - 301, Tirupati Apartments, Gayatri Society – 2, Udhana, Surat - 394210</td> </tr> <tr> <td data-bbox="672 989 764 1184">2</td> <td data-bbox="764 989 1446 1184">Shaji S Puthiyaveettil Address - 301, Shreeji Apartments, Gayathri Society – 2, Udhana, Surat – 394210 & Also at Mr. Shaji Puthiyaveetil Vayalil Purayil, Melur PO Kannur – 670661, Kerala</td> </tr> <tr> <td data-bbox="672 1184 764 1331">3</td> <td data-bbox="764 1184 1446 1331">Soman Puthiya Valpil Address - 301, Shreeji Apartments, Gayathri Society – 2 Udhana, Surat – 394210</td> </tr> <tr> <td data-bbox="672 1331 764 1478">4</td> <td data-bbox="764 1331 1446 1478">Sheena Soman Address - 301, Shreeji Apartments, Gayathri Society – 2 Udhana, Surat – 394210</td> </tr> <tr> <td data-bbox="672 1478 764 1682">5</td> <td data-bbox="764 1478 1446 1682">Nikhila Chandran Thachankundil Address - 301, Shreeji Apartments, Gayathri Society – 2, Udhana, Surat – 394210 & Also at Mrs. Nikhila Chandran T K,Vayalil Veedu, Adoor Kadachira P O, Kannur, Kerala – 670621</td> </tr> <tr> <td data-bbox="672 1682 764 1829">6</td> <td data-bbox="764 1682 1446 1829">V K Shaji Address - 301, Tirupathi Apartments, Gayathri Society – 2, Udhana, Surat – 394210</td> </tr> </tbody> </table>	Sr No.	Name of Borrower/s	1	Bindu Damu Cherathodi Address - 301, Tirupati Apartments, Gayatri Society – 2, Udhana, Surat - 394210	2	Shaji S Puthiyaveettil Address - 301, Shreeji Apartments, Gayathri Society – 2, Udhana, Surat – 394210 & Also at Mr. Shaji Puthiyaveetil Vayalil Purayil, Melur PO Kannur – 670661, Kerala	3	Soman Puthiya Valpil Address - 301, Shreeji Apartments, Gayathri Society – 2 Udhana, Surat – 394210	4	Sheena Soman Address - 301, Shreeji Apartments, Gayathri Society – 2 Udhana, Surat – 394210	5	Nikhila Chandran Thachankundil Address - 301, Shreeji Apartments, Gayathri Society – 2, Udhana, Surat – 394210 & Also at Mrs. Nikhila Chandran T K,Vayalil Veedu, Adoor Kadachira P O, Kannur, Kerala – 670621	6	V K Shaji Address - 301, Tirupathi Apartments, Gayathri Society – 2, Udhana, Surat – 394210
Sr No.	Name of Borrower/s															
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6	V K Shaji Address - 301, Tirupathi Apartments, Gayathri Society – 2, Udhana, Surat – 394210															

		7	Jinsha V K Address - 301, Tirupathi Apartments, Plot No.36,Near D G V C L , Gayathri Society – 2, Udhana, Surat – 394210 Also at, D/o B Purushothaman Dreams, Poovathumthara, Mowancheri P O Mowancheri , Kannur, Kerala – 670613
		8	Reshmi Raveendrana Puthanveetil Address - 301, Tirupathi Apartments, Gayathri Society – 2, Udhana, Surat – 394210 Also at, Mrs. Reshmi P V Sheeja Nivas Vellachal, Iriveri Mowancheri S.O, Mowancheri , Kannur, Kerala – 670613
3	Name and Address of the Co-borrower(s) / guarantor(s)	Sr No	Name of Co-borrower(s) / Guarantor/s
		1	ANEENA BABU CHERATHODI Address - N V Mulleri House, Kottam P O, Mundalur. Kannur , Kerala - 670622
		2	SHAJINA SASIDHARAN EROTH (Co-borrower) Address - 301, Shreeji Apartments, Gayathri Society – 2, Udhana, Surat – 394210 Also at, Mrs. Shajina Sasidharan Eroth Thazhekoroth, Melur PO, Thalassery, Kannur – 670661
		3	SHEENA SOMAN Address - 301, Shreeji Apartments, Gayathri Society – 2 Udhana, Surat – 394210
		4	SOMAN PUTHIYA VALPIL Address - 301, Shreeji Apartments, Gayathri Society – 2, Udhana, Surat – 394210
		5	BIJESH C V Address - 301, Shreeji Apartments, Gayathri Society – 2, Udhana, Surat – 394210 & Also at, Mr. C V Bijesh Mulleri House, Kottam, Mundalur,Makreri Kannur, Kerala – 670622
		6	BIJILA SHAJI Address - 301, Tirupathi Apartments, Gayathri Society – 2, Udhana, Surat – 394210

		7	B PURUSHOTHAMAN KUNHIRAMAN KURAN Address - Dreams, Poovathumthara, Mowancheri P O, Mowancheri , Kannur Kerala – 670613
		8	LALU V K Address - Sheeja Nivas, Vellachal, Iriveri Movancheri S O, Kannur , Kerala – 670613
4	Complete description of the Secured Asset/s to be sold	Sr No	Details of Property
		1	All that piece and parcel of property bearing Plot No.42 admeasuring 50.18 Sq. Mtrs, in Maa Anandi Township situated in S. No. 8/3/B in Block No. 14 having area 304 Sq. Mtrs and S. No. 8/3/A in Block No. 15 having area 36320 Sq. Mtrs situated at Moje Deladva,Dindoli, Taluka - Choryasi, Dist & Sub- Dist - Surat, along with 23.52 Sq. Mtrs area of common plots and internal roads for commoun use. Boundaries: North: Plot No 43, South: Plot No 41 East: Land of Block No. 31 West: Society Internal road Known Encumbrance: None
		2	All that piece and parcel of property bearing Plot No.38 admeasuring 50.18 Sq. Mtrs, in Maa Anandi Township situated in S. No. 8/3/B in Block No. 14 having area 304 Sq. Mtrs and S. No. 8/3/A in Block No. 15 having area 36320 Sq. Mtrs situated at Moje Deladva,Dindoli, Taluka - Choryasi, Dist & Sub- Dist - Surat, along with 23.52 Sq. Mtrs area of common plots and internal roads for commoun use. Boundaries: North: Plot No 37, South: Plot No 39 East: 18 Ft. Society's internal road West: Plot No. 27 Known Encumbrance: None
		3	All that piece and parcel of property bearing Plot No.36 admeasuring 50.18 Sq. Mtrs, in Maa Anandi Township situated in S. No. 8/3/B in Block No. 14 having area 304 Sq. Mtrs and S. No. 8/3/A in Block No. 15 having area 36320 Sq. Mtrs situated at Moje Deladva,Dindoli, Taluka - Choryasi, Dist & Sub- Dist - Surat, along with 23.52 Sq. Mtrs area of common plots and internal roads for commoun use. Boundaries: North: Plot No 35, South: Plot No 37 East: 18 Ft. Society's internal road West: Plot No. 29 Known Encumbrance: None

		4	<p>All that piece and parcel of property bearing Plot No.44 admeasuring 50.18 Sq. Mtrs, in Maa Anandi Township situated in S. No. 8/3/B in Block No. 14 having area 304 Sq. Mtrs and S. No. 8/3/A in Block No. 15 having area 36320 Sq. Mtrs situated at Moje Deladva,Dindoli, Taluka - Choryasi, Dist & Sub- Dist - Surat, along with 23.52 Sq. Mtrs area of common plots and internal roads for commoun use.</p> <p>Boundaries: North: Plot No 45, South: Plot No 43 East: Land of Block No. 31 West: Society's Internal Road</p> <p>Known Encumbrance: None</p>
		5	<p>All that piece and parcel of property bearing Plot No.39 admeasuring 50.18 Sq. Mtrs, in Maa Anandi Township situated in S. No. 8/3/B in Block No. 14 having area 304 Sq. Mtrs and S. No. 8/3/A in Block No. 15 having area 36320 Sq. Mtrs situated at Moje Deladva,Dindoli, Taluka - Choryasi, Dist & Sub- Dist - Surat, along with 23.52 Sq. Mtrs area of common plots and internal roads for commoun use.</p> <p>Boundaries: North: Plot No 38, South: Plot No 40 East: Society's Internal Road West: Plot No. 26</p> <p>Known Encumbrance: None</p>
		6	<p>All that piece and parcel of property bearing Plot No.37 admeasuring 50.18 Sq. Mtrs, in Maa Anandi Township situated in S. No. 8/3/B in Block No. 14 having area 304 Sq. Mtrs and S. No. 8/3/A in Block No. 15 having area 36320 Sq. Mtrs situated at Moje Deladva,Dindoli, Taluka - Choryasi, Dist & Sub- Dist - Surat, along with 23.52 Sq. Mtrs area of common plots and internal roads for commoun use.</p> <p>Boundaries: North: Plot No 36, South: Plot No 38 East: Society's Internal Road West: Plot No. 28</p> <p>Known Encumbrance: None</p>

		7	All that piece and parcel of property bearing Plot No.45 admeasuring 50.18 Sq. Mtrs, in Maa Anandi Township situated in S. No. 8/3/B in Block No. 14 having area 304 Sq. Mtrs and S. No. 8/3/A in Block No. 15 having area 36320 Sq. Mtrs situated at Moje Deladva,Dindoli, Taluka - Choryasi, Dist & Sub- Dist - Surat, along with 23.52 Sq. Mtrs area of common plots and internal roads for commoun use. Boundaries: North: Plot No 46, South: Plot No. 44 East: Land of Block No. 31 Space West: Society's Internal Road Known Encumbrance: None
		8	All that piece and parcel of property bearing Plot No.43 admeasuring 50.18 Sq. Mtrs, in Maa Anandi Township situated in S. No. 8/3/B in Block No. 14 having area 304 Sq. Mtrs and S. No. 8/3/A in Block No. 15 having area 36320 Sq. Mtrs situated at Moje Deladva,Dindoli, Taluka - Choryasi, Dist & Sub- Dist - Surat, along with 23.52 Sq. Mtrs area of common plots and internal roads for commoun use. Boundaries: North: Plot No 44, South: Plot No. 42 East: Land of Block No. 31 Space West: Society's Internal Road Known Encumbrance: None
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	NIL	
6	Total secured debt for recovery of which the property is to be sold	Rs.2,58,20,155.43 (Rupees Two Crores Fifty-Eight Lakh Twenty Thousand One Hundred Fifty- Five and Forty-Three Paise Only) as on 31.03.2024 plus interest there on from 01.04.2024 together with costs and expenses incurred thereon till realization.	
7	Date and time of auction	On 30.04.2024 from 11 am to 1 pm (with auto extension clause in case of bid in last 5 minutes before closing)	
8	Reserve Price of the immovable secured asset	Rs.1,94,40,000/- (Rupees One Crore Ninety Four Lakh Forty Thousand only)	
9	Earnest Money Deposit (EMD) payable	Rs.19,44,000/- (Rupees Nineteen Lakh Forty Four Thousand Only)	
10	Last date of submission of bids and EMD	29.04.2024	
11	Mode of payment of amounts	DD/RTGS/Fund Transfer to the Credit of Sundry Payable Account, Dhanlaxmi Bank Ltd., Surat Branch, A/c No. 014217700000011, IFSC Code. DLXB0000142	
12	Mode of auction	Online Electronic Bidding	
13	Portal of E-auction	https://www.bankauctions.in	

14	Details of the auction service provider (with phone no., e-mail id etc.)	M/s. 4 Closure, Hyderabad <u>Contact persons</u> (1) Mr. T Jaya Prakash Reddy Mob No: +91 8142000064 e-mail id: prakash@bankauctions.in, (2) Mr. Arijit Kumar Das, Mob. No: 8142000725, Email Id: arijit@bankauctions.in & info@bankauctions.in
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Other terms and Conditions of sale:

- a) The e-auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- c) Auction / bidding shall only through "Online Electronic Bidding" through the website <https://bankauctions.in> Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal <https://bankauctions.in/> and get their User ID and password free of cost. Also prospective bidders/tenderers may avail online training on M/s.4Closure Vendors Contact persons. (1) T Jaya Prakash Reddy Mob No: +91 8142000064 e-mail id: prakash@bankauctions.in, (2) Mr. Arijit Kumar Das, Contact No: 8142000725, Email Id: arijit@bankauctions.in & info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above-mentioned website of service provider, (i.e.), <https://bankauctions.in>.
- f) The aforesaid secured assets will not be sold below the Reserve price.
- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs. **Rs.19,44,000.00** (Rupees Nineteen Lakh Forty-Four Thousand only), equivalent to 10% of the Reserve Price of the property either by way of Demand Draft / a pay order drawn in favour of Dhanlaxmi Bank Ltd. Surat Branch payable at Surat OR through RTGS/NEFT /Fund Transfer to the credit of the account of Dhanlaxmi Bank Ltd, Surat Branch, A/c No. 01421770000011, IFSC code DLXB0000142. The intending bidders/Tenderers shall submit/send their Bids /Tenders along with the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Sion Mumbai Maharashtra as to reach us on or before 29.04.2024 before 5 p.m.
- h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.
- i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 29.04.2024, before, 5 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful

bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.

j) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.

k) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider <https://www.bankauctions.in> so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.

l) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.

m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.

n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.

o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of Rs. 25,000.00 (Rupees Twenty-Five Thousand Only). The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of “Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.

p) E - Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 10 more minutes. This process continues till no improved bid comes for a period of 10 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.

q) The successful bidder/tenderer should deposit 25% of the bid amount (inclusive of EMD amount) on the same day of sale or not later than next working day as the case may be and as advised by the Authorised Officer of the Bank, by way of Demand Draft / Pay Order drawn in favour of Dhanlaxmi Bank Ltd., Surat Branch, payable at Surat. or through RTGS/NEFT to the credit of Dhanlaxmi Bank Ltd, Surat Branch, A/c No. 01421770000011, IFSC Code. DLXB0000142 and the balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.

r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.

s) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of

the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as dedicatee can be obtained from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale consideration as above after deducting TDS and on submission of Challan-cum statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.

t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 11 a.m. to 4 p.m. on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.

u) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider

v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders

w) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.

x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.

y) For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the below mentioned Officials on any working day during the office hours.

Sl. No.	Location	Recovery Manager	Branch Manager	Authorized Officer
1	Mumbai	Mr. Rahul Kalegore (Mob: 9167730295)	Mr. Mayank Kale (Mob.9727771662)	Mr. Sreekumar K Menon (Mob: 9539001679)

Place: Sion, Mumbai

Authorised Officer

Date: 10.04.2024

Dhanlaxmi Bank Ltd

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 06.04.2024.

1	Name and Address of the secured creditor	Dhanlaxmi Bank Thrissur Main Branch, Dhanalakshmi Buildings, Naickanal, Thrissur 680001 RO: Thrissur -680002 - Corporate Office: Thrissur
2	Name and Address of the borrower(s)	M/s St. George Electronica Pvt Ltd Door NO:28/535-36, S. G Complex, North Bus Stand, Thrissur -680020
3	Name and Address of the guarantor(s)	
	Mr. K T Shaji Managing Director - M/s St George Electronica Pvt Ltd, Door No: 28/535-36 S.G Complex, North Bus Stand Thrissur 680020	Mr. K T Shaji S/o Thankappan, Muttathusseriyil House Cheroor Road, Chembukavu Thrissur 680020
	Mrs A K Kunjamma Director - M/s St George Electronica Pvt Ltd, Door No: 28/535-36, S.G Complex, North Bus Stand, Thrissur 680020	Mrs A K Kunjamma W/o Mr Thankappan. Muttathusseriyil House, Cheroor Road, Chembukavu Thrissur 680020
	Mrs Jissy Shaji Director - M/s St George Electronica Pvt Ltd, Door No: 28/535-36, S.G Complex, North Bus Stand, Thrissur 680020	Mrs Jissy Shaji W/o Shaji T, Muttathusseriyil House Cheroor Road, Chembukavu Thrissur 680020
	Mr Jisto Shaji Director - M/s St George Electronica Pvt Ltd, Door No: 28/535-36, S.G Complex, North Bus Stand, Thrissur 680020	Mr Jisto Shaji S/o K T Shaji, Muttathusseriyil House Cheroor Road, Chembukavu Thrissur 680020
4	Complete description of the Secured Asset/s to be sold	See the below Annexure I
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	NIL

6	Total secured debt for recovery of which the property is to be sold	Rs 23,94,91,839/03 (Rupees Twenty Three Crore Ninety Four Lakh Ninety One Thousand Eight Hundred and Thirty Nine Paise Three Only) as on 31/03/2024
7	Date and time of auction	On 30/04/2024, Tuesday through Online Electronic Bidding (E auction) from 10.00 am to 04.00 pm (with auto extension clause in case of bid in last 5 minutes before closing)
8	Reserve Price of the immovable secured asset Property No.1 Property No.2 Property No.3 Property No.4 Property No.5 Property No 6	Rs 4,12,20,000/- (Rupees Four Crore Twelve Lakh Twenty Thousand Only) Rs 2,75,40,000/- (Rupees Two Crore Seventy Five Lakh Fourty Thousand Only) Rs 3,46,50,000/- (Rupees Three Crore Fourty Six Lakh Fifty Thousand Only) Rs 1,60,20,000/- (Rupees One Crore Sixty Lakh Twenty Thousand Only) Rs 13,50,000/- (Rupees Thirteen Lakh Fifty Thousand Only) Rs 10,56,40,000/- (Rupees Ten Crore Fifty-Six Lakh Fourty Thousand Only)
9	Earnest Money Deposit (EMD) payable Property No.1 Property No.2 Property No.3 Property No.4 Property No.5 Property No 6	Rs 41,22,000/- (Rupees Fourty One Lakh Twenty Two Thousand Only) Rs 27,54,000/- (Rupees Twenty Seven Lakh Fifty Four Thousand Only) Rs 34,65,000/- (Rupees Thirty Four Lakh Sixty Five Thousand Only) Rs 16,02,000/- (Rupees Sixteen Lakh Two Thousand Only) Rs 1,35,000/- (Rupees One Lakh Thirty Five Thousand Only) Rs 1,05,64,000/- (Rupees One Crore Five Lakh Sixty-Four Thousand Only)
10	Last date of submission of bids and EMD	29/04/2024 Tuesday before 04.00 p.m.
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Thrissur Main Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Thrissur Main Branch, A/c 000117700000040, IFSC Code DLXB0000001
12	Mode of auction	Online Electronic Bidding (E-auction)
13	Portal of E-auction	https://www.bankauctions.in
14	Details of the auction service provider (with phone no., e- mail id etc.)	M/s.4Closure, Hyderabad. Contact person - M. Dinesh / 8142000735 / dinesh@bankauctions.in &

		info@bankauctions.in Land line: 040-23736405 and info@bankauctions.in
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Annexure I

Upset Price (Property1)	Rs 4,12,20,000/- (Rupees Four Crore Twelve Lakh Twenty Thousand Only)																
EMD Amount	Rs 41,22,000/- (Rupees Fourty One Lakh Twenty Two Thousand Only)																
Property Details with boundaries	<p>Immovable property admeasuring 4.08 Are (2.88 Ares under Sy no 178/1 and 1.20 Ares under Sy. No 220/2) as per the document No 7249/2004 SRO Thrissur and 0.3 Ares under Sy no 178/1p as per the document No 1876/1/2002 SRO Thrissur (total 4.38 Ares) and commercial building with all improvement thereon at Thrissur Village/Taluk in the name of Mr. Shaji K T and Jissy Shaji.</p> <p>Boundaries as per the Tittle Deed No 7249/2004</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;">East</td> <td>Corporation property</td> </tr> <tr> <td>West</td> <td>Remaining properties</td> </tr> <tr> <td>South</td> <td>Road</td> </tr> <tr> <td>North</td> <td>Property under Sy No.178/1</td> </tr> </table> <p>Boundaries as per the Tittle Deed No. 1876/1/2002</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;">East</td> <td>Karunakaran Nambiar Road</td> </tr> <tr> <td>West</td> <td>Property of Rajeev Nathan and others</td> </tr> <tr> <td>South</td> <td>Property of Rajeev Nathan and others</td> </tr> <tr> <td>North</td> <td>Remaining Properties</td> </tr> </table>	East	Corporation property	West	Remaining properties	South	Road	North	Property under Sy No.178/1	East	Karunakaran Nambiar Road	West	Property of Rajeev Nathan and others	South	Property of Rajeev Nathan and others	North	Remaining Properties
East	Corporation property																
West	Remaining properties																
South	Road																
North	Property under Sy No.178/1																
East	Karunakaran Nambiar Road																
West	Property of Rajeev Nathan and others																
South	Property of Rajeev Nathan and others																
North	Remaining Properties																
Upset Price (Property 2)	Rs 2,75,40,000/- (Rupees Two Crore Seventy Five Lakh Fourty Thousand Only)																
EMD Amount	Rs 27,54,000/- (Rupees Twenty Seven Lakh Fifty Four Thousand Only)																
Property Details with boundaries	<p>Immovable property with residential building admeasuring 4.89 Ares under Sy no.207/2, Thrissur Village/ Taluk/ Dist in the name of Mr. Shaji K T and Mrs. Jissy Shaji as per Sale Deed No 3126/2006, SRO Thrissur.</p> <p>Boundaries as per the Tittle Deed no 3126/2006</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;">East</td> <td>Vazhi</td> </tr> </table>	East	Vazhi														
East	Vazhi																

	West	Property of Kadavil Family								
	South	Property of K T Shaji and Jissy								
	North	Property of P C Mammen								
Upset Price (Property 3)	Rs 3,46,50,000/- (Rupees Three Crore Fourty Six Lakh Fifty Thousand Only)									
EMD Amount	Rs 34,65,000/- (Rupees Thirty Four Lakh Sixty Five Thousand Only)									
Property Details with boundaries	<p>Immovable property admeasuring 6.67 Ares with all improvements thereon u/sy no. 207/2p Thrissur Village /Taluk/ Dist as per Sale No 1209/2003, SRO - Thrissur in the name of Mr. Shaji K T and Mrs. Jissy Shaji</p> <p>Boundaries as per the Tittle Deed no - 1209/2003</p> <table border="1"> <tr> <td>East</td> <td>Cheroor Road</td> </tr> <tr> <td>West</td> <td>Property of Kadavi Kittu and others</td> </tr> <tr> <td>South</td> <td>Property of Alice</td> </tr> <tr> <td>North</td> <td>Property of Kairunnissa</td> </tr> </table>		East	Cheroor Road	West	Property of Kadavi Kittu and others	South	Property of Alice	North	Property of Kairunnissa
East	Cheroor Road									
West	Property of Kadavi Kittu and others									
South	Property of Alice									
North	Property of Kairunnissa									
Upset Price (Property 4)	Rs 1,60,20,000/- (Rupees One Crore Sixty Lakh Twenty Thousand Only)									
EMD Amount	Rs 16,02,000/- (Rupees Sixteen Lakh Two Thousand Only)									
Property Details with boundaries	<p>Immovable property admeasuring 35.31 Ares with all improvements thereon under Sy 55/74, 55/77, 55/76, 55/78, 55/72, 55/73p at Viyyur Village, Thrissur Taluk / Dist in the name of Mrs. Jissy Shaji as per Sale Deed No 4513/1/2007, SRO Thrissur</p> <p>Boundaries as per the location certificate no 1254/2007 dated 26.06.2007</p> <table border="1"> <tr> <td>East</td> <td>Property of Lonappan and Odan Kunjan</td> </tr> <tr> <td>West</td> <td>Road & Property of KT Shaji and Vasu</td> </tr> <tr> <td>South</td> <td>Property of KT Shaji and Odan Kuttan</td> </tr> <tr> <td>North</td> <td>Property of Vasu , Appu and Lonappan</td> </tr> </table>		East	Property of Lonappan and Odan Kunjan	West	Road & Property of KT Shaji and Vasu	South	Property of KT Shaji and Odan Kuttan	North	Property of Vasu , Appu and Lonappan
East	Property of Lonappan and Odan Kunjan									
West	Road & Property of KT Shaji and Vasu									
South	Property of KT Shaji and Odan Kuttan									
North	Property of Vasu , Appu and Lonappan									
Upset Price (Property 5)	Rs 13,50,000/- (Rupees Thirteen Lakh Fifty Thousand Only)									
EMD Amount	Rs 1,35,000/- (Rupees One Lakh Thirty Five Thousand Only)									

Property Details with boundaries	Immovable property admeasuring 2.02 Ares with all improvements thereon U/Sy no. 55/70 Viyyur Village, Thrissur/ Taluk/ Dist as per Sale Deed No 1306/07, SRO Thrissur in the name of Mr. Shaji K T and Mrs. Jissy Shaji.	
	Boundaries as per the Tittle Deed no -1306/07	
	East	Property of Pallukkassery Sankarankutty
	West	Canal
	South	Property of Pallukkassery Sankarankutty
	North	Property of Unni and Road
Upset Price (Property 6)	Rs 10,56,40,000/- (Rupees Ten Crore Fifty-Six Lakh Fourty Thousand Only)	
EMD Amount	Rs 1,05,64,000/- (Rupees One Crore Five Lakh Sixty-Four Thousand Only)	
	EM of 4.90 Ares (12.107 cents) of land & 13239 Sq Ft commercial building Sy No 853/2, Vytila Desom, Poonithura Village, Kanayannur Taluk, Ernakulam Dist owned by M/s St. George Electronica Pvt Ltd Boundaries as per the Tittle Deed no 1429/17, SRO Maradu East: - Vytilla- Thammanam Road West: - Property of Mr. Sunil South: - Property of Smt. Vasanthakumari &. Smt. Bhagayalakshmi North: - Pathway	

Other terms and Conditions of sale

- a) The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- c) Auction / bidding shall only through “**Online Electronic Bidding**” through the website <https://www.bankauctions.in> Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/Tenderers should register their names at <https://bankauctions.in/> and get their User ID and password free of cost. Prospective bidder may also avail online training on E-auction from <https://bankauctions.in/Contact> person **M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in** Land line: 040-23736405 and info@bankauctions.in/ Email id: prakash@bankauctions.in / info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance

form related to this e-auction from the above mentioned website of service provider, (ie), <https://www.bankauctions.in>

- f) The aforesaid secured assets will not be sold below the Reserve price.
- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD)

Earnest Money Deposit (EMD) payable	
Property No.1	Rs 41,22,000/- (Rupees Fourty One Lakh Twenty Two Thousand Only)
Property No.2	Rs 27,54,000/- (Rupees Twenty Seven Lakh Fifty Four Thousand Only)
Property No.3	Rs 34,65,000/- (Rupees Thirty Four Lakh Sixty Five Thousand Only)
Property No.4	Rs 16,02,000/- (Rupees Sixteen Lakh Two Thousand Only)
Property No.5	Rs 1,35,000/- (Rupees One Lakh Thirty Five Thousand Only)
Property No 6	Rs 1,05,64,000/- (Rupees One Crore Five Lakh Sixty-Four Thousand Only)

equivalent to 10% of the Reserve Price of the property either by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Thrissur Main Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Thrissur Main Branch, A/c 000117700000040, IFSC Code DLXB0000001. The intending bidders / Tenderers shall submit /send their Bids /Tenders along with either the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Poonkunnam Thrissur, so as to reach us on or before 29/04/2024 before 04:00 p.m.

- h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.
- i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 29/04/2024, before 04:00 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.
- j) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.
- k) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid

the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider M/s.4Closure, Hyderabad so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale notice.

- l) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.
- m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
- n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.
- o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of **Rs.10000/- (Rupees Ten Thousand Only)**. The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of “Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.
- p) E-Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 5 more minutes. This process continues till no improved bid comes for a period of 5 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.
- q) The successful bidder/tenderer should deposit **25% of the bid amount (inclusive of EMD amount)** on the same day of sale or not later than next working day as the case may be and as advised by the Authorised Officer of the Bank, by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Thrissur Main Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Thrissur Main Branch, A/c 000117700000040, IFSC Code DLXB0000001 and the Balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.
- r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.
- s) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as deductee can be obtained from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit

Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale consideration as above after deducting TDS and on submission of Challan-cum-statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.

- t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10:00 a.m to 04:00 p.m on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.
- u) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider
- v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders
- w) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.
- x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.
- y) For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the Authorized Officer, DHANLAXMI BANK LTD. Regional Office, Dhanalakshmi Building, 1st Floor, Poonkunnam, Thrissur 680002 (Ph No 9539004365) or the Branch Manager, Dhanlaxmi Bank Ltd Thrissur Main/ Mob : 9539004033 on any working day during the office hours.

Thrissur

06/04/2024

Dhanlaxmi Bank Ltd

Authorised Officer

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 28.03.2024.

1	Name and Address of the secured creditor	<p>DHANLAXMI BANK LIMITED Ground Floor, Janmabhoomi Bhavan, Janmabhoomi Marg, Fort, Mumbai- 400 001</p> <p>Regional Office: Ground Floor Thirumali House Near Sion Hill Fort, Road No.29 Sion East Mumbai Maharashtra 400 022</p> <p>Corporate Office: Poonkunnam, Thrissur -680002</p>
2	Name and Address of the borrower(s)	<p>1.M/s. D J Exim India Pvt Limited A/1/116, 1st Floor, Shah & Nahar Industrial Estate, Sunmill Compound, SJ Marg, Lower Parel (W), Mumbai-400013</p> <p>Also, at, M/s. D J Exim India Pvt Limited Earth Castle Mall, 2nd Floor, V. P. Road, Charni Road (E), Mumbai- 400004</p>
3	Name and Address of the guarantor(s)	<p>Mr. Dinesh Gangaprasad Jaiswal A/204, Mahavir Darshan, Veer Santhji Marg, Lower Parel (W), Mumbai-400013.</p> <p>4. Ms. Sunita Dinesh Jaiswal A/204, Mahavir Darshan, Veer Santhji Marg, Lower Parel (W), Mumbai-400013</p>
4	Complete description of the Secured Asset/s to be sold	<p>Shop No. 12 to 14, 18 to 20, 26 to 30 admeasuring 90.76 Sq. Mts carpet area altogether on Ground floor of the building known as “Earth Castle” situated at C.S No.496,497,507,519 & 518, Girgaon division, 143-145, V P Road, Mumbai – 400004</p> <p>Boundaries as follows: North: V P Road South: Aditya Tower East: Earth Pride West: Anand Building</p>
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	NIL
6	Total secured debt for recovery of which the property is to be sold	Rs.23,39,79,522.10 (Rupees Twenty-Three Crores Thirty-Nine Lakh Seventy-Nine Thousand Five Hundred Twenty-Two and Ten Paise Only) as on

		29.02.2024 plus interest there on from 01/03/2024 together with costs and expenses incurred thereon till realization.
7	Date and time of auction	On 19.04.2024 from 11 am to 1 pm (with auto extension clause in case of bid in last 5 minutes before closing)
8	Reserve Price of the immovable secured asset	Rs.4,17,00,000/- -(Rupees Four Crore Seventeen Lakh only)
9	Earnest Money Deposit (EMD) payable	Rs.41,70,000/- -(Rupees Forty One Lakh Seventy Thousand Only)
10	Last date of submission of bids and EMD	18.04.2024, Monday before 5.00 pm
11	Mode of payment of amounts	DD/RTGS/Fund Transfer to the Credit of Sundry Payable Account, Dhanlaxmi Bank Ltd., Fort, Branch, A/c No. 014417700000013, IFSC Code. DLXB0000144
12	Mode of auction	Online Electronic Bidding
13	Portal of E-auction	https://www.bankauctions.in
14	Details of the auction service provider (with phone no., e- mail id etc.)	M/s. 4 Closure, Hyderabad <u>Contact persons</u> (1) Mr. T Jaya Prakash Reddy Mob No: +91 8142000064 e-mail id: prakash@bankauctions.in , (2) Mr. Arijit Kumar Das, Mob. No: 8142000725, Email Id: arijit@bankauctions.in & info@bankauctions.in

Other terms and Conditions of sale:

- a) The e-auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- c) Auction / bidding shall only through "Online Electronic Bidding" through the website <https://bankauctions.in> Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal <https://bankauctions.in/> and get their User ID and password free of cost. Also prospective bidders/tenderers may avail online training on M/s.4Closure Vendors Contact persons. (1) T Jaya Prakash Reddy Mob No: +91 8142000064 e-mail id: prakash@bankauctions.in, (2) Mr. Arijit Kumar Das, Contact No: 8142000725, Email Id: arijit@bankauctions.in & info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above-mentioned website of service provider, (i.e.), <https://bankauctions.in>.
- f) The aforesaid secured assets will not be sold below the Reserve price.
- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs. **Rs.41,70,000.00** (Rupees Forty-One Lakh Seventy Thousand only), equivalent to 10% of the Reserve

Price of the property either by way of Demand Draft / a pay order drawn in favour of Dhanlaxmi Bank Ltd. Fort Branch payable at Fort OR through RTGS/NEFT /Fund Transfer to the credit of the account of Dhanlaxmi Bank Ltd, Fort Branch, A/c No. 01441770000013, IFSC code DLXB0000144. The intending bidders/Tenderers shall submit/send their Bids /Tenders along with the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Sion Mumbai Maharashtra as to reach us on or before 18.04.2024 before 5 p.m.

h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.

i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 18.04.2024., before, 5 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.

j) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.

k) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider <https://www.bankauctions.in> so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.

l) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.

m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.

n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.

o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of Rs. 25,000.00 (Rupees Twenty-Five Thousand Only). The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of “Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.

p) E - Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 10 more minutes. This process continues till no improved bid comes for a period of 10 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.

q) The successful bidder/tenderer should deposit 25% of the bid amount (inclusive of EMD amount) on the same day of sale or not later than next working day as the case may be and as advised by the Authorised Officer of the Bank, by way of Demand Draft / Pay Order drawn in favour of Dhanlaxmi Bank Ltd., Fort Branch, payable at Fort. or through RTGS/NEFT to the credit of Dhanlaxmi Bank Ltd, Fort, Branch, A/c No. 01441770000013, IFSC Code. DLXB0000144 and the balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.

r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.

s) In pursuant to the orders of the Hon'ble High Court of Judicature at Bombay dated 28th February 2024 in writ petition No. 1406 of 2014, in which the Hon'ble High Court has ordered that the Bank shall sell the property as per the provisions of SARFAESI Act 2002 without deducting the TDS amount and bank needs to remit the entire sale proceeds of said property amount to the honourable High Court.

t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 11 a.m. to 4 p.m. on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.

u) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider.

v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders

w) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.

x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.

y) For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the below mentioned Officials on any working day during the office hours.

Sl. No.	Location	Recovery Manager	Branch Manager	Authorized Officer
1	Mumbai	Mr. Rahul Kalegore (Mob: 9167730295)	Mr. Vivek Shirke (Mob.9167730323)	Mr. Sreekumar K Menon (Mob: 9539001679)

Place: Sion, Mumbai

Date: 28.03.2023

Authorised Officer

Dhanlaxmi Bank Ltd

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 20.03.2024.

1	Name and Address of the secured creditor	<p>Branch: Pushpagiri, Poonkunnam, Thrissur 680002</p> <hr/> <p>Regional Office Poonkunnam - 680002 Corporate office - Thrissur-680002</p>
2	Name and Address of the borrower(s)	<p>Jaison J Manjaly Manjaly Sons Building Contractors And Engineers, 303, Achu's Apartment, KSFE Road, Ayyanthole, Thrissur – 680003</p>
3	Name and Address of the guarantor(s)	<p>Jisha Jaison Wo/ Jaison J Manjaly Manjaly House, Alagappa Nagar P O Vendoor, Thrissur – 680302 Abdulla P S S/o Sulaiman, Padinjarepurakkal Tiruvathra, Thrissur – 680516</p>
4	Complete description of the Secured Asset/s to be sold	<p>1.Immovable property admeasuring 8.20 cents (3.32 Are) of residential land with all further improvements thereon under Sy No.490/IP, Amballur Village, Mukundapuram Taluk, Thrissur Dist in the name of Mr.Jaison J Manjaly as per the sale deed number 204/2018 of SRO Nellore</p> <p>Boundaries East Properties of Manjaly Thomas and Varghese West Properties of Jisha Manjali and Therattil George South Property of Jaison J Manjali North Panchayath Road and Properties of Mohanan and Varghese Mukkattukarakkaran</p>

		<p>2. Immovable property admeasuring 18.90 cents of residential land with all further improvements thereon under Sy No.422/1, Vendoor Desom, Amballur Village, Mukundapuram Taluk, Thrissur Dist in the name of Mr.Jaison J Manjali as per the document number 2488/18 of SRO Nellayi.</p> <p>Boundaries East Properties of Mr.Jimmy Nallanpadanath, Jose, Aneeshand Sreedharan West Property of Mr.Sunny Manjali and Nickson South Property of Mr.BhaskaranVailoppilly North PWD Road</p> <p>3. Immovable property admeasuring 153.00 cents of residential land with all further improvements thereon under Sy No.7/2, ThiruvathraDesam, Manathala Village, Chavakkad Taluk, Thrissur Dist in the name of Mr.Abdulla, as per the document number 2655/07 of SRO Chavakkad</p> <p>Boundaries as per location certificate East Property of Mr.Muhammadali Padinjarepurakkal and Nursery School West Road and Properties of Mr.Rajan, Kochumon Mohanan and Kanjiraparambil Kochumon South 12 Ft Road North Properties of Mr.Moideensha Thekkarakath, Mr.Ashokan Kanjiraparambil</p>
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	Nil
6	Total secured debt for recovery of which the property is to be sold	Rs 3,15,98,942.00 (Rupees Three Crore Fifteen Lakh Ninety Eight Thousand Nine Hundred and Fourty Two Only) as on 29/02/2024
7	Date and time of auction	16/04/2024, Tuesday between 10.00 AM & 04.00 PM (with auto extension clause of bid in last 5 minutes before closing)
8	<p>Reserve price For</p> <p>1st Property</p> <p>2nd Property</p> <p>3rd Property</p>	<p>Rs 45,00,000.00 (Forty-Five Lakh Only)</p> <p>Rs 86,00,000.00 (Eighty-Six Lakh Only)</p> <p>Rs 3,10,00,000.00 (Three Crore Ten Lakh Only)</p>
9	<p>Earnest Money Deposit (EMD) For</p> <p>1st Property</p> <p>2nd Property</p>	<p>Rs 4,50,000.00 (Four Lakh Fifty Thousand only)</p> <p>Rs.8,60,000.00 (Eight Lakh Sixty Thousand Only)</p>

	3rd Property	Rs 31,00,000.00 (Thirty-One Lakh Only)
10	Last date of submission of bids and EMD	15/04/2024, before 4.00 P M
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Pushpagiri Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pushpagiri Branch , A/c 000417700000114, IFSC Code DLXB0000004
12	Mode of auction	Online Electronic Bidding (E-auction)
13	Portal of E-auction	https://www.bankauctions.in
14	Details of the auction service provider (with phone no., e- mail id etc.)	M/s.4Closure, Hyderabad. Contact person - M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in Land line: 040-23736405 and info@bankauctions.in

Other terms and Conditions of sale

- a) The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- c) Auction / bidding shall only through “**Online Electronic Bidding**” through the website <https://www.bankauctions.in> Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal <https://www.bankauctions.in> and get their User ID and password free of cost. Also, prospective bidders/tenderers may avail online training on E- auction from M/s.4Closure, Hyderabad. Contact person - **M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in** Land line: 040-23736405 and info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider, (ie), <https://www.bankauctions.in>
- f) The aforesaid secured assets will not be sold below the Reserve price. The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs 4,50,000.00 (Four Lakh Fifty Thousand only), Rs.8,60,000.00 (Rupees Eight Lakh Sixty Thousand Only) & Rs 31,00,000.00 (Thirty One Lakh Only) respectively for property No 1,2 & 3 equivalent to 10% of the Reserve Price of the property either by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Pushpagiri Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pushpagiri Branch , A/c 000417700000114, IFSC Code DLXB0000004. The intending bidders / Tenderers shall submit /send their Bids /Tenders along with either the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of

EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Poonkunnam, Thrissur, so as to reach us on or before 15/04/2024 before 04:00 p.m.

- g) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.
- h) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 15/04/2024, before 04:00 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.
- i) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.
- j) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider M/s.4Closure, Hyderabad so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale notice.
- k) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.
- l) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
- m) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.
- n) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of **Rs.10000/- (Rupees Ten Thousand Only)**. The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of “Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.
- o) E-Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 5 more minutes. This process continues till no improved bid comes for a period of 5 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.

- p) The successful bidder/tenderer should deposit **25% of the bid amount (inclusive of EMD amount)** on the same day of sale or not later than next working day as the case may be and as advised by the Authorised Officer of the Bank, by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Pushpagiri Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pushpagiri Branch , A/c 000417700000114, IFSC Code DLXB0000004. and the Balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.
- q) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.
- r) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as deductee can be obtained from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale consideration as above after deducting TDS and on submission of Challan-cum-statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.
- s) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10:00 a.m to 04:00 p.m on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.
- t) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider
- u) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders
- v) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.

- w) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.
- x) For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the Authorized Officer, DHANLAXMI BANK LTD. Regional Office, Dhanalakshmi Building, 1st Floor, Poonkunnam, Thrissur 680002 (Ph No 9539004365) or the Branch Manager, Dhanlaxmi Bank Ltd Pushpagiri / Mob : 9539003643 on any working day during the office hours.

Thrissur
30/03/2024

Dhanlaxmi Bank Ltd
Authorised Officer

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 21.03.2024.

1	Name and Address of the secured creditor	<p>DHANLAXMI BANK LTD. Pushpagiri Branch, Ground Floor, DLB Bhavan, Poonkunnam, Thrissur-680002</p> <hr/> <p>RO: Thrissur -680002 - Corporate Office: Thrissur</p>
2	Name and Address of the borrower(s)	<p>Mr. Muhammed Ganna S/o Ismail Alanagattukaran House, Mabra Erayamkudi P.O Thekkummuri – 680308</p>
3	Name and Address of the guarantor(s)	<p>Jasmin Muhammed W/o Mr. Muhammed Ganna Alanagattukaran House, Mabra Erayamkudi P.O Thekkummuri – 680308</p> <hr/> <p>M/s Aasian Building Materials Prop - Mr. Muhammed Ganna Thazhekkad, Vellanchira P.O Thrissur – 680697</p>
4	Complete description of the Secured Asset/s to be sold	<p>Immovable property ad-measuring 10.28 Cents {4.16 ares (2.02 and 2.14 Ares)} of land and Residential building with all further improvements thereon under Sy no. 137/5 at Perambra Village, Chalakudy Taluk, Thrissur District owned by Mr. Mohammed Ghanna and Smt Jasmine Mohammed as per the Sale assignment deed no – 2281/2017 of SRO Kallettumkara</p> <p>Boundaries as per the Tittle Deed</p> <p>East Property of Vellaniparambil Vincent West National highway service road</p>

		South Property belongs to Chalakudy Municipality and Canal North Property of Chenathparamban Jose
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	Nil
6	Total secured debt for recovery of which the property is to be sold	Rs 53,41,687/63 (Rupees Fifty Three Lakh Fourty One Thousand Six Hundred and Eighty Seven Paise Sixty Three Only) as on 29/02/2024 plus interest there on from 01.03.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no's 000455700001580,000410500000011,000455700001854
7	Date and time of auction	30th April 2024 (Tuesday) between 10.00 AM & 04.00 PM (with auto extension clause of bid in last 5 minutes before closing)
8	Reserve Price of the immovable secured asset	Rs 1,29,01,000.00 (Rupees One Crore Twenty Nine Lakh One Thousand Only)
9	Earnest Money Deposit (EMD) payable	Rs 12,90,100/- (Rupees Twelve Lakh Ninety Thousand and One Hundred only)
10	Last date of submission of bids and EMD	29th April 2024, Monday before 04.00 p.m.
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Pushpagiri Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pushpagiri Branch A/c 000417700000114 IFSC Code DLXB0000004
12	Mode of auction	Online Electronic Bidding (E-auction)
13	Portal of E-auction	https://www.bankauctions.in
14	Details of the auction service provider (with phone no., e- mail id etc.)	M/s.4Closure, Hyderabad. Contact person - M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in

Other terms and Conditions of sale

- a) The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.

- c) Auction / bidding shall only through “**Online Electronic Bidding**” through the website **<https://www.bankauctions.in>** Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal **<https://www.bankauctions.in>** and get their User ID and password free of cost. Also, prospective bidders/tenderers may avail online training on E- auction from M/s.4Closure, Hyderabad (Vendor), <https://bankauctions.in/Contact> person **M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in** Land line: 040-23736405 and info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider, (ie), **<https://www.bankauctions.in>**
- f) The aforesaid secured assets will not be sold below the Reserve price.
- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs 12,90,100/- (Rupees Twelve Lakh Ninety Thousand and One Hundred only)) equivalent to 10% of the Reserve Price of the property either by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Pushpagiri Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pushpagiri Branch A/c 000417700000114 IFSC Code DLXB0000004. The intending bidders / Tenderers shall submit /send their Bids /Tenders along with either the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Poonkunnam,Thrissur, so as to reach us on or before 29.04.2024 before 04:00 p.m.
- h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.
- i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 29.04.2024, before 04:00 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.
- j) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.
- k) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider M/s.4Closure, Hyderabad so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned

in E-Auction Sale notice.

- l) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.
- m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
- n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.
- o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of **Rs.10000/- (Rupees Ten Thousand Only)**. The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of "Online auction" shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.
- p) E-Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 5 more minutes. This process continues till no improved bid comes for a period of 5 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.
- q) The successful bidder/tenderer should deposit **25% of the bid amount (inclusive of EMD amount)** on the same day of sale or not later than next working day as the case may be and as advised by the Authorised Officer of the Bank, by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Pushpagiri Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pushpagiri Branch A/c 000417700000114 IFSC Code DLXB0000004 and the Balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.
- r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.
- s) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as deductee can be obtained from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale

consideration as above after deducting TDS and on submission of Challan-cum-statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.

- t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10:00 a.m to 04:00 p.m on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.
- u) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider
- v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders
- w) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.
- x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.
- y) For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the Authorized Officer, DHANLAXMI BANK LTD. Regional Office, Dhanlaxmi Building, 1st Floor, Poonkunnam, Thrissur 680002 (Ph No 9539004365) or the Branch Manager, Dhanlaxmi Bank Ltd Pushpagiri / Mob : 9539003643 on any working day during the office hours.

Thrissur
21.03.2024

Authorised Officer
Dhanlaxmi Bank Ltd

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 20.03.2024.

1	Name and Address of the secured creditor	<p>DHANLAXMI BANK LTD. Thrissur-Shornur Road, Athani, Thrissur 680581</p> <p>RO: Thrissur -680002 - Corporate Office: Thrissur</p>
2	Name and Address of the borrower(s)	<p>M/s PJK Jewelry, Prop – Dominic Joseph, KMC 1/946, A20, Sudarsans Building, Wadakancherry Road, Kunnamkulam, Thrissur - 680503</p>
3	Name and Address of the guarantor(s)	<p>1.Mr. Dominic Joseph S/o Joseph, Thottupuram House, Pulinkara, Kuttichira, Thrissur – 680724</p> <p>2.Smt. Shaly Dominic W/o Mr. Dominic Joseph Thottupuram House, Pulinkara, Kuttichira, Thrissur – 680724</p>

4	Complete description of the Secured Asset/s to be sold	<p>1. All that piece and parcels of Immovable property ad-measuring 92.66 cents (37.50 Ares) of land and all further improvements there on under sy no 577 at Aloor Village, Kunnamkulam Taluk, Thrissur District in the name of Mr. Dominic as per the sale deed number 1145/2019 of Kunnamkulam SRO.</p> <p><u>Boundaries</u> East – Panchayath Road and Property of Mr. Antony West– Properties of Kallayi Family South-- Property of Mr. Simon North – 4 Meter wide Vazhy</p> <p>2. All that piece and parcels of Immovable property ad-measuring 65.38 cents (26.46 Ares) of land and all further improvements thereon under sy no 577 at Aloor Village, Kunnamkulam Taluk, Thrissur District in the name of Mr. Dominic as per the sale deed number 1146/2019 of Kunnamkulam SRO</p> <p><u>Boundaries</u> East – Paddy field of Mr. Sanil West– Panchayath Road South-- Property of Mr. John and others North – 4 Meter wide Vazhy</p>
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	NIL
6	Total secured debt for recovery of which the property is to be sold	Rs 3,29,95,287.42 (Rupees Three Crore Twenty Nine Lakh Ninety Five Thousand Two Hundred and Eighty Seven Paise Forty Two only)
7	Date and time of auction	16/04/2024, Tuesday between 10.00 AM & 04.00 PM (with auto extension clause of bid in last 5 minutes before closing)
8	Reserve Price of the immovable secured asset (1st Property)	Rs 1,40,00,000/- (Rupees One Crore Fourty Lakh only)
9	Earnest Money Deposit (EMD) payable	Rs 14,00,000/- (Rupees Fourteen Lakh only)
10	Reserve Price of the immovable secured asset (2nd Property)	Rs.98,00,000/-(Rupees Ninety Eight Lakh Only)
11	Earnest Money Deposit (EMD) payable	Rs 9,80,000/- (Rupees Nine Lakh Eighty Thousand only)
12	Last date of submission of bids and EMD	15/04/2024, Monday before 4.00 P M

13	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Athani Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Athani Branch Branch, A/c 004917700000111, IFSC Code DLXB0000049.
14	Mode of auction	Online Electronic Bidding (E-auction)
15	Portal of E-auction	https://www.bankauctions.in
16	Details of the auction service provider (with phone no., e- mail id etc.)	M/s.4Closure, Hyderabad. Contact person - M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in Land line: 040-23736405 and info@bankauctions.in

Other terms and Conditions of sale

- a) The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- c) Auction / bidding shall only through “**Online Electronic Bidding**” through the website <https://www.bankauctions.in> Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal <https://www.bankauctions.in> and get their User ID and password free of cost. Also, prospective bidders/tenderers may avail online training on E- auction from M/s.4Closure, Hyderabad. Contact person - **M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in** Land line: 040-23736405 and info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider, (ie), <https://www.bankauctions.in>
- f) The aforesaid secured assets will not be sold below the Reserve price.
- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs.14,00,000/- (Rupees Fourteen Lakh Only) for Item No.1 and Rs.9,80,000/- (Rupees Twelve Lakh Only) for Item No.2 , equivalent to 10% of the Reserve Price of the property either by way of Demand Draft/a pay order in favour of Dhanlaxmi Bank Ltd, Athani Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Athani Branch Branch, A/c 004917700000111, IFSC Code DLXB0000049. The intending bidders / Tenderers shall submit /send their Bids /Tenders along with either the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Poonkunnam, Thrissur, so as to reach us on or before 15/04/2024 before 04:00 p.m.

- h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.
- i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 15/04/2024, before 04:00 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.
- j) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.
- k) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider M/s.4Closure, Hyderabad so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale notice.
- l) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.
- m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
- n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.
- o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of **Rs.10000/- (Rupees Ten Thousand Only)**. The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of “Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.
- p) E-Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 5 more minutes. This process continues till no improved bid comes for a period of 5 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.
- q) The successful bidder/tenderer should deposit **25% of the bid amount (inclusive of EMD amount)** on the same day of sale or not later than next working day as the case may be and as

advised by the Authorised Officer of the Bank, by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Athani Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Athani Branch Branch, A/c 00491770000111, IFSC Code DLXB0000049 and the Balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.

- r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.
- s) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as deductee can be obtained from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale consideration as above after deducting TDS and on submission of Challan-cum-statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.
- t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10:00 a.m to 04:00 p.m on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.
- u) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider
- v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders
- w) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.
- x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.

- y) For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the Authorized Officer, DHANLAXMI BANK LTD. Regional Office, Dhanalakshmi Building, 1st Floor, Poonkunnam, Thrissur 680002 (Ph No 9539004365) or the Branch Manager, Dhanlaxmi Bank Ltd Athani / Mob : 9539009552 on any working day during the office hours.

Authorised Officer

Thrissur
30/03/2024

Dhanlaxmi Bank Ltd

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 20.03.2024.

1	Name and Address of the secured creditor	<p>DHANLAXMI BANK LTD. Ist Floor, Kakkanat Towers, Puthur, Thrissur 680014</p> <hr/> <p>RO: Thrissur -680002 - Corporate Office: Thrissur</p>
2	Name and Address of the borrower(s)	<p>M/s Zainas Food Processors Chathappan Kudam Kaitharavu, Vandithavalam Chittur Palakkad – 678101</p>
		<p>M/s Zainas Food Processors 9/655 A, Padavarad Ollur P O, Thrissur, Kerala Pin: 680306</p>
	<p>Mr. Pramod A Padath Veedu, Athipotta, Tarur, Palakkad, Kerala – 678544</p>	<p>Mr. Jayesh R 476, Cholayil, Pallikunnu P O, Mannarkkad, Palakkad ,Kerala – 678583</p>
	<p>Mrs. Omanakumari Kundomannil, Payyanamon P O, Iravan, Pathanamthitta, Kerala – 689692</p>	<p>Mr. Sanjeev Kumar S/o Ramakrishna Pillai, Manimandiram Kuthiathodu P O, Kodamthuruthu Cherthala, Alappuzha – 688533</p>
	<p>Mr. Abhilash V R S/o Ramankutty V K,</p>	<p>Mr. Abhilash V R Varikkatharappel</p>

	Varikatharappel House Pattanchery P O, Palakkad – 678532	Karikode P O, Thodupuzha, Pin – 685605
	Mr.Abhilash V R S/o Ramankutty V K M/s Zainas Food Processors, Padath House, Athipotta, Tarur II, Palakkad-678544	
3	Name and Address of the guarantor(s)	
4	Complete description of the Secured Asset/s to be sold	Immovable property admeasuring 10 cents (4.05 Ares) under Survey / Door No 372/5-1/1 (Old Sy 500/30/3) in the name of Mr.Sajeev Kumar and Mrs.Omana Kumari at location Pramadom Village, Konni Taluk, Pathanamthitta District Boundaries East Properties of Chandrasekharan Nair West Properties of Parayil Vijayan South K.I.P. canal North Properties of Parayil Vijayan
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	Nil
6	Total secured debt for recovery of which the property is to be sold	Rs 90,43,421.35 (Rupees Ninety Lakh Forty Three Thousand Four Hundred and Twenty One Paise Thirty Five Only) as on 29/02/2024 plus interest there on from 01.03.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no's 005310100000170
7	Date and time of auction	30th April 2024, Tuesday between 10.00 AM & 04.00 PM (with auto extension clause of bid in last 5 minutes before closing)
8	Reserve Price of the immovable secured asset	Rs 51,00,000.00 (Rupees Fifty-One Lakh Only)
9	Earnest Money Deposit (EMD) payable	Rs 5,10,000/- (Rupees Five Lakh Ten Thousand only)
10	Last date of submission of bids and EMD	29th April 2024, Monday before 04.00 p.m.

11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Puthur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Puthur Branch, A/c 005317700000061, IFSC Code DLXB0000053
12	Mode of auction	Online Electronic Bidding (E-auction)
13	Portal of E-auction	https://www.bankauctions.in
14	Details of the auction service provider (with phone no., e- mail id etc.)	M/s.4Closure, Hyderabad. Contact person - M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in

Other terms and Conditions of sale

- a) The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- c) Auction / bidding shall only through “**Online Electronic Bidding**” through the website <https://www.bankauctions.in> Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal <https://www.bankauctions.in> and get their User ID and password free of cost. Also, prospective bidders/tenderers may avail online training on E- auction from M/s.4Closure, Hyderabad (Vendor), <https://bankauctions.in/Contact> person **M. Dinesh / 8142000735 / dinesh@bankauctions.in & info@bankauctions.in** Land line: 040-23736405 and info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider, (ie), <https://www.bankauctions.in>
- f) The aforesaid secured assets will not be sold below the Reserve price.
- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs 5,10,000/- (Rupees Five Lakh Ten Thousand only)equivalent to 10% of the Reserve Price of the property either by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Puthur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Puthur Branch, A/c 005317700000061, IFSC Code DLXB0000053. The intending bidders / Tenderers shall submit /send their Bids /Tenders along with either the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Poonkunnam,Thrissur, so as to reach us on or before **29.04.2024** before 04:00 p.m.
- h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.

- i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before **29.04.2024**, before 04:00 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.
- j) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.
- k) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider M/s.4Closure, Hyderabad so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale notice.
- l) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.
- m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
- n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.
- o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of **Rs.10000/- (Rupees Ten Thousand Only)**. The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of “Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.
- p) E-Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 5 more minutes. This process continues till no improved bid comes for a period of 5 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.
- q) The successful bidder/tenderer should deposit **25% of the bid amount (inclusive of EMD amount)** on the same day of sale or not later than next working day as the case may be and as advised by the Authorised Officer of the Bank, by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Puthur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Puthur Branch, A/c 005317700000061, IFSC Code DLXB0000053 and the Balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.

- r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.
- s) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as deductee can be obtained from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale consideration as above after deducting TDS and on submission of Challan-cum-statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.
- t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10:00 a.m to 04:00 p.m on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.
- u) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider
- v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders
- w) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.
- x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.
- y) For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the Authorized Officer, DHANLAXMI BANK LTD. Regional Office, Dhanlaxmi Building, 1st Floor, Poonkunnam, Thrissur 680002 (Ph No 9539004365) or the Branch Manager, Dhanlaxmi Bank Ltd Puthur / Mob : 9539003803 on any working day during the office hours.

Thrissur
20.03.2024

Authorised Officer
Dhanlaxmi Bank Ltd

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 22.03.2024.

1	Name and Address of the secured creditor	DHANLAXMI BANK LTD. Alappuzha Branch, 26/1006, Ground Floor, Ramavarma District Club Building, Palace Road, Alappuzha - 688 011 Regional Office: Ernakulam Corporate Office: Thrissur
2	Name and Address of the borrower(s)	Mr. Neju Joseph Nebu Villa, P H Ward, Arattuvazhy P O, Alappuzha, Pin - 688 007
3	Name and Address of the guarantor(s)	Mrs. Lesa Neju Nebu Villa, P H Ward, Arattuvazhy P O, Alappuzha, Pin - 688 007
4	Complete description of the Secured Asset/s to be sold	7.65 Ares of land with residential building under Sy No.401/4, Re Sy. No.8, Block No.40 of Aryad South Village, Ambalapuzha Taluk, Alappuzha District in the name of Mr. Neju Joseph and all improvements therein within the following boundaries. Boundaries as per location sketch no.3410/14 issued by Village Officer (Aryad South Village) dated 20.08.2014 East : Pathway South : Property of Mr. A Nasser West : Properties of Mr. Hakeem North : Road
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	EC dated 02/12/2021 shows Attachment by Sub Court, Alappuzha having IA No.547/19 in OS 49/19 over 2.02 Ares in Sy No.401/4 in Aryad Thekku village for Rs.21,09,800/- and Attachment by sub-Court, Alappuzha having IA No.1/2020 in OS 5/2020 over 2.02 Ares, Sy No.401/4, in Aryad Thekku Village for Rs.10,01,300/-.
6	Total secured debt for recovery of which the property is to be sold	Rs.1,07,67,619/18 (Rupees One Crore Seven Lakh Sixty Seven Thousand Six Hundred Nineteen and Paise Eighteen Only) as on 29.02.2024 plus interest there on from 01.03.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no.009557100000186.
7	Date and time of auction	19.04.2024, Friday between 10.00 AM & 04.00 PM (with auto extension clause of bid in last 5 minutes before closing)
8	Reserve Price of the immovable secured asset	The reserve price will be ₹1,09,00,000/00 (Rupees One Crore Nine Lakh Only)
9	Earnest Money Deposit (EMD) payable	The earnest money deposit will be ₹10,90,000/00 (Rupees Ten Lakh Ninety Thousand Only)

10	Last date of submission of bids and EMD	18.04.2024, Thursday before 4.00 P M
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Alappuzha, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Alappuzha, A/c No.009517700000010, IFSC Code: DLXB0000095
12	Mode of auction	Online Electronic Bidding (E-auction)
13	Portal of E-auction	https://www.bankauctions.in
14	Details of the auction service provider (with phone no., e- mail id etc.)	M/s.4Closure, Hyderabad. Contact person - Mr. T. Jaya Prakash Reddy Mob No.+91 8142000064 / Email id: prakash@bankauctions.in / info@bankauctions.in

Other terms and Conditions of sale

- a) The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- c) Auction / bidding shall only through “**Online Electronic Bidding**” through the website <https://www.bankauctions.in> Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal <https://www.bankauctions.in> and get their User ID and password free of cost. Also, prospective bidders/tenderers may avail online training on E- auction from M/s.4Closure, Hyderabad (Vendor), Contact person Mr. T. Jaya Prakash Reddy Mob No.+91 8142000064 / Email id: prakash@bankauctions.in / info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above-mentioned website of service provider, (ie), <https://www.bankauctions.in>
- f) The aforesaid secured assets will not be sold below the Reserve price.
- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs.10,90,000/00 (Rupees Ten Lakh Ninety Thousand Only, equivalent to 10% of the Reserve Price of the property either by way of Demand Draft / a pay order drawn in favour of Dhanlaxmi Bank Ltd, Alappuzha, payable at Ernakulam OR through RTGS/NEFT /Fund Transfer to the credit of the account of Dhanlaxmi Bank Ltd, Alappuzha, A/c No.009517700000010, IFSC Code: DLXB0000095. The intending bidders / Tenderers shall submit /send their Bids /Tenders along with either the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Marine Drive, Ernakulam, so as to reach us on or before 18.04.2024 before 04:00 p.m.
- h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.

- i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 18.04.2024, before 04:00 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.
- j) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.
- k) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider M/s.4Closure, Hyderabad so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale notice.
- l) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.
- m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
- n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.
- o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of **Rs.50,000/- (Rupees Fifty Thousand Only)**. The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of “Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.
- p) E-Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 5 more minutes. This process continues till no improved bid comes for a period of 5 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.
- q) The successful bidder/tenderer should deposit **25% of the bid amount (inclusive of EMD amount)** on the same day of sale or not later than next working day as the case may be and as advised by the Authorised Officer of the Bank, by way of Demand Draft / Pay Order drawn in favour of Dhanlaxmi Bank Ltd, Alappuzha, payable at Ernakulam or through RTGS/NEFT to the credit of Dhanlaxmi Bank Ltd, Alappuzha, A/c No.009517700000010, IFSC Code: DLXB0000095 and the Balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.

- r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.
- s) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as deductee can be obtained from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale consideration as above after deducting TDS and on submission of Challan-cum-statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.
- t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10:00 a.m to 04:00 p.m on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.
- u) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider
- v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders
- w) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.
- x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.
- y) For further details of Sale, Terms & Conditions and for inspection of the property, intending bidders/tenderers may contact the Authorised Officer, Mr. Arun Nair (Mob:9539004225), or Mr. Jibin Joy, Regional Recovery Officer (Mob:9995103131) or Mr. Rejaneesh V Pillai, Branch Manager (9539003637) on any working day during the Office hours.

Ernakulam
22.03.2024

Authorised Officer
Dhanlaxmi Bank Ltd

Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 22.03.2024.

1	Name and Address of the secured creditor	DHANLAXMI BANK LIMITED Muvattupuzha Branch, NH 49, Kottayil Buildings, Market P. O, Velloorkunnam, Muvattupuzha, Ernakulam - 686 673 Regional Office : Ernakulam Corporate Office : Thrissur
2	Name and Address of the borrower(s)	Mr. Jobin George S/o. Mr. George K M, Kannathukuzhy, Pallikkavu Road, Muvattupuzha, Ernakulam - 686 661
3	Name and Address of the guarantor(s)	1.Mrs. Anu Jobin W/o. Mr. Jobin George Kannathukuzhy, Pallikkavu Road, Muvattupuzha, Ernakulam - 686 661 2.Mrs. Celine George W/o. Mr. George K M, Kannathukuzhy, Pallikkavu Road, Muvattupuzha, Ernakulam - 686 661
4	Complete description of the Secured Asset/s to be sold	130.87 Ares of land with residential building in Sy. No. 506/1B, 506/1A, 505/7B, 505/7A, 505/6B & 505/6A Marady Village, Muvattupuzha Taluk, Ernakulam District in the name of Jobin George as per partition deed no. 443/2009/I of Muvattupuzha SRO and all improvements therein with the following boundaries. <u>Boundaries as per partition deed no. 443/2009/I:</u> East : Pathway and Kochu Niravathu Purayidam South : Municipal Road West : Municipal Road North : Municipal Road
5	Details of encumbrances, if any known to the secured creditor on the above Secured Asset/s	Nil
6	Total secured debt for recovery of which the property is to be sold	1. Rs.3,55,86,631/72 (Rupees Three Crore Fifty Five Lakh Eighty Six Thousand Six Hundred Thirty One and Paise Seventy Two Only) as on 29.02.2024 plus interest there on from 01.03.2024 at 13.50% p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account No.013519500000051.

		2. Rs.17,97,986/62 (Rupees Seventeen Lakh Ninety Seven Thousand Nine Hundred Eighty Six and Paise Sixty Two Only) as on 29.02.2024 plus interest there on from 01.03.2024 at 14.40% p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account No.01355700000068.
7	Date and time of auction	19.04.2024, Friday between 10.00 AM & 04.00 PM (with auto extension clause of bid in last 5 minutes before closing)
8	Reserve Price of the immovable secured asset	Rs.6,66,00,000/00 (Rupees Six Crore Sixty Six Lakh Only)
9	Earnest Money Deposit (EMD) payable	Rs.66,60,000/00 (Rupees Sixty Six Lakh and Sixty Thousand Only).
10	Last date of submission of bids and EMD	18.04.2024, Thursday before 4.00 P M
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Muvattupuzha Branch, Muvattupuzha OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Muvattupuzha Branch A/c No.013517700000011, IFSC Code: DLXB0000135
12	Mode of auction	Online Electronic Bidding (E-auction)
13	Portal of E-auction	https://www.bankauctions.in
14	Details of the auction service provider (with phone no., e- mail id etc.)	M/s.4Closure, Hyderabad. Contact person - Mr. T. Jaya Prakash Reddy Mob No.+91 8142000064 / Email id: prakash@bankauctions.in / info@bankauctions.in

Other terms and Conditions of sale

- a) The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, terms and conditions mentioned hereunder and also as per the general terms and conditions of e-auction.
- b) The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- c) Auction / bidding shall only through “**Online Electronic Bidding**” through the website **<https://www.bankauctions.in>** Bidders/Tenderers are advised to go through the website for detailed terms and take part in the E-auction sale proceedings.
- d) The intending bidders/tenderers should register their names at portal **<https://www.bankauctions.in>** and get their User ID and password free of cost. Also, prospective bidders/tenderers may avail online training on E- auction from M/s.4Closure, Hyderabad (Vendor), Contact person Mr. T. Jaya Prakash Reddy Mob No.+91 8142000064 / Email id: prakash@bankauctions.in / info@bankauctions.in
- e) The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider, (ie), **<https://www.bankauctions.in>**
- f) The aforesaid secured assets will not be sold below the Reserve price.

- g) The intending bidders/Tenderers are required to pay earnest money deposit (EMD) of Rs.66,60,000/00 (Rupees Sixty Six Lakh and Sixty Thousand Only), equivalent to 10% of the Reserve Price of the property either by way of Demand Draft / a pay order drawn in favour of Dhanlaxmi Bank Ltd, Muvattupuzha Branch, payable at Ernakulam OR through RTGS/NEFT /Fund Transfer to the credit of the account of Dhanlaxmi Bank Ltd, Muvattupuzha Branch, A/c No.01351770000011, IFSC Code: DLXB0000135. The intending bidders / Tenderers shall submit /send their Bids /Tenders along with either the Demand Draft / pay order or payment receipt / transaction UTR Number evidencing payment of EMD as above to the Authorized Officer, Dhanlaxmi Bank Ltd, Regional Office, Marine Drive, Ernakulam, so as to reach us on or before 18.04.2024 before 04:00 p.m .
- h) EMD amount shall be adjusted in case of the highest/successful bidder/tenderer. EMD deposited by unsuccessful bidders shall be returned/ refunded to them within 7 working days. The EMD shall not carry any interest. The EMD shall be liable for forfeiture without any prior notice, if successful bidder fails to adhere to the terms of sale or time granted, or commit any default in any manner.
- i) Bidders/tenderers are required to comply with KYC norms and provide self-attested KYC documents online as well as offline on or before 18.04.2024, before 04:00 p.m. Genuineness of the KYC documents (PAN Card, ID Proof and Address proof) is the sole responsibility of the bidder/tenderer. Successful bidder shall submit the original KYC documents to the Bank at the time of making payment of the balance 25% of the bid amount and originals will be returned after verification.
- j) Bids/tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.
- k) After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders/tenderers (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc.) to the service provider M/s.4Closure, Hyderabad so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale notice.
- l) Authorized Officer reserves the right to accept / reject all or any of the offers/ bids/ tenders without assigning any reason, vary any of the terms and conditions of sale or postpone or cancel the opening of bids/tenders or sale without prior notice at his sole discretion.
- m) No person other than the intending qualified bidders / tenderers themselves, or their duly authorized agent shall be allowed to participate in the E Auction.
- n) The aforesaid secured asset/s shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.
- o) Auction would commence at Reserve Price followed by highest offer, as mentioned above. Bidders can enter their bid amount for each lot or single lot published for sale. The intending bidders may be given an opportunity, at the discretion of the Bank, to have inter-se bidding among them to enhance the offer price in multiples of **Rs.50000/00 (Rupees Fifty Thousand Only)**. The bidders / tenderers who submit the highest bid (not below the Reserve Price) on closure of

“Online auction” shall be declared as successful bidder / tenderer subject to confirmation/ approval by the Secured Creditor.

- p) E-Auction will close as per the closing time, if no improved bid comes during last 5 minutes of the E-Auction closing time. In case any improved bids are placed in last 5 minutes of the closing of E-Auction, the closing time automatically gets extended to 5 more minutes. This process continues till no improved bid comes for a period of 5 minutes and the E-Auction gets closed. If the bid becomes highest bid (not below the reserve price), then his bid will be highlighted as Rank No.1.
- q) The successful bidder/tenderer should deposit **25% of the bid amount (inclusive of EMD amount)** on the same day of sale or not later than next working day as the case may be and as advised by the Authorised Officer of the Bank, by way of Demand Draft / Pay Order drawn in favour of Dhanlaxmi Bank Ltd, Muvattupuzha Branch, payable at Ernakulam or through RTGS/NEFT to the credit of Dhanlaxmi Bank Ltd, Muvattupuzha Branch, A/c No.01351770000011, IFSC Code: DLXB0000135 and the Balance bid amount shall be paid within 15 days from the date of confirmation of the sale by the Authorised Officer in the same way as aforesaid. If the successful bidder fails to pay the sale price, all amounts deposited till then shall be forfeited by the Bank without any notice and the property shall forthwith be put up for sale again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.
- r) The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees, charges, etc. and statutory dues if any, including GST etc.
- s) In case final bid amount / sale consideration of immovable secured assets proposed for sale under the aforesaid auction is Rs.50.00 lakh or above, the successful bidder/ purchaser has to remit TDS @1% of the sale price, in the name of the owner/s of the respective immovable properties proposed for sale, as per the provisions of Income Tax Act, 1961. PAN of the owner/s of the immovable property as deductee can be obtained from the Branch Manager / Authorized Officer of the Bank after completion of the bidding. The successful bidder/purchaser need to submit Challan-cum-statement in form No.26QB having remitted the TDS. The Bank will issue Sale Certificate for the immovable secured assets as per the provisions of the SARFAESI Act, 2002 and the Rules framed thereunder to the successful bidder/purchaser on receipt of the entire sale consideration as above after deducting TDS and on submission of Challan-cum-statement in form No.26QB having remitted the TDS and on completion of sale formalities. The successful bidder/purchaser shall also submit Certificate for TDS in Form 16B to the Bank.
- t) The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10:00 a.m to 04:00 p.m on working days by contacting the Authorised Officer/Branch Manager, whose details are given below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.
- u) It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider

- v) A dummy e-auction or training portal, if required will be made available for trial for the benefit of the prospective bidders
- w) The bidders/ tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder/tenderer himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure, etc. The bidders need to login in few minutes before the time scheduled for e-auction. Bidding in the last minute /seconds shall be avoided by the bidders in their own interest. Neither the Bank nor the auction service provider will be responsible for any lapses / failure on the part of the bidder in such cases.
- x) This is also a notice to the Borrowers/Guarantor of the said loan about holding of Auction Sale of the Secured assets.
- y) For further details of Sale, Terms & Conditions and for inspection of the property, intending bidders/tenderers may contact the Authorised Officer, Mr. Arun Nair (Mob:9539004225), or Mr. Jibin Joy, Regional Recovery Officer (Mob:9995103131) or Mr. Siby Joseph Kappen, Branch Manager (Mob:9539004063) on any working day during the Office hours.

Ernakulam
22.03.2024

Authorised Officer
Dhanlaxmi Bank Ltd