



Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 03.04.2024.

1	Name and Address of the secured creditor	Branch: Mundur Branch D & D Building, Ground floor, Main Road, Mundur Thrissur District 680541 Regional Office Punkunnam - 680002 Corporate office - Thrissur-680002								
2	Name and Address of the borrower(s)	M/s Jaya Bakers and Restaurant Regd Office: No XIII/914, 915, 917-19 Vatanappilly, Thrissur District Kerala State – 680 614								
3	Name and Address of the guarantor(s)									
4	Complete description of the Secured Asset/s to be sold	Details of Immovable Assets: 1. Immovable property of land admeasuring 150 cents along with factory building under Survey No 177/1 in the name of Mr.Abdul Sudheer at location Edathiruthi Village, Kodungallur Taluk, Thrissur District as per sale deed no 1952/01/06 and 245/1/07 of Thriprayar SRO Boundaries <table><tr><td>East</td><td>Thodu and property of Abdul Sudheer</td></tr><tr><td>West</td><td>Road, properties of Puthuparmbil Sukumaran and Kuruthukulangara Meen Parambil Kochappan</td></tr><tr><td>South</td><td>Properties of Puthuparambil Sukumaran, Abdul Sudheer</td></tr><tr><td>North</td><td>Properties of Kuruthukulangara Meenparambil Kochappan, George, Ouseph, Vincent, Johnson</td></tr></table> 2. Immovable property of land admeasuring 14.16 Are (34.975 cents) under Re Survey No 66/6 in the name of Mr.Abdul Sudheer at location Edathiruthi Village, Kodungallur Taluk, Thrissur District as per settlement deed No 1219/12 of Thriprayar SRO.	East	Thodu and property of Abdul Sudheer	West	Road, properties of Puthuparmbil Sukumaran and Kuruthukulangara Meen Parambil Kochappan	South	Properties of Puthuparambil Sukumaran, Abdul Sudheer	North	Properties of Kuruthukulangara Meenparambil Kochappan, George, Ouseph, Vincent, Johnson
East	Thodu and property of Abdul Sudheer									
West	Road, properties of Puthuparmbil Sukumaran and Kuruthukulangara Meen Parambil Kochappan									
South	Properties of Puthuparambil Sukumaran, Abdul Sudheer									
North	Properties of Kuruthukulangara Meenparambil Kochappan, George, Ouseph, Vincent, Johnson									

		Boundaries	
		East	Vazhi
		West	Property of Kuzhikandathil Noushad
		South	Vazhi
		North	Panchayath Road
		<p>3. Immovable property of land admeasuring 14.57 Are (35.98 cents) under Survey No 66/6 in the name of Mr.Abdul Sudheer at location Edathiruthi Village, Kodungallur Taluk, Thrissur District as per Settlement Deed No 2225/2013 of Thriprayar SRO.</p> <p>Boundaries</p>	
		East	Property of Abdul Sudheer and Private Road
		West	Property of Muhammed
		South	Property of Mohanan
		North	Property of Noushad and Thajudeen
		<p>4. Immovable property of land admeasuring 14.57 Are (35.98 cents) under Survey No 66/6 in the name of Mr.Abdul Sudheer at location Edathiruthi Village, Kodungallur Taluk, Thrissur District as per settlement deed No 2224/13 of Thriprayar SRO.</p> <p>Boundaries</p>	
		East	Property of Sudheer
		West	Property of Abdul Sudheer
		South	Property of Puthuparambil Mohanan
		North	Property of Abdul Sudheer and Vazhi
		<p>5. Immovable property of land admeasuring 2.43 Are (6 Cents) under Survey No. 190/10 in the name of Mr. Abdul Sudheer at location Nattika Village, Chavakkad Taluk, Thrissur District as per sale deed No 1653/01/05 of Thriprayar SRO.</p> <p>Boundaries</p>	
		East	Property of Musaliyam Veettil Abdulla
		West	Property of Nediaparambil Unnikrishnan
		South	Road
		North	Property of Nediaparambil Unnikrishnan

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 10,53,41,337/48 (Rupees Ten Crore Fifty Three Lakh Fourty One Thousand Three hundred and Thirty Seven Paise Forty Eight Only) as on 29/02/2024
7	Date and time of auction	23/04/2024, 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 Reserve Price for all the 5 properties	Rs 4,45,00,000/- (Rupees Four Crore Fourty Five Lakh Only) Rs 1,71,00,000/- (Rupees One Crore Seventy One Lakh Only) Rs 1,29,00,000/- (Rupees One Crore Twenty Nine Lakh Only) Rs 1,22,00,000/- (Rupees One Core Twenty Two Lakh Only) Rs 67,00,000/- (Rupees Sixty Seven Lakh Only)
9	Earnest Money Deposit (EMD) payable for all the 5 properties	Rs 44,50,000/- (Rupees Fourty Four Lakh Fifty Thousand Only) Rs 17,10,000/- (Rupees Seventeen Lakh Ten Thousand Only) Rs 12,90,000/- (Rupees Twelve Lakh Ninety Thousand Only) Rs 12,20,000/- (Rupees Twelve Lakh Twenty Thousand Only) Rs 6,70,000/- (Rupees Six Lakh Seventy Thousand Only)
10	Last date of submission of bids and EMD	22/04/2024, Monday before 4.00 P M
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Mundur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Mundur Branch, A/c 004217700000012, IFSC Code DLXB0000042 (the transaction UTR number to be submitted to the Authorized Officer) on or before 4.00 pm of 22/04/2024 along with Bid.
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

- 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.
- The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- 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.
- 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 1)Rs 44,50,000/- (Rupees Fourty Four Lakh Fifty Thousand Only) 2) Rs 17,10,000/- (Rupees Seventeen Lakh Ten Thousand Only) 3) Rs 12,90,000/- (Rupees Twelve Lakh Ninety Thousand Only) 4) Rs 12,20,000/- (Rupees Twelve Lakh Twenty Thousand Only) 5) Rs 6,70,000/- (Rupees Six Lakh Seventy Thousand Only) respectively (being 10% of the Reserve Price) of the property either by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Mundur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Mundur Branch, A/c 004217700000012, IFSC Code DLXB0000042. 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 22/04/2024, 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, Mundur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Mundur Branch, A/c 004217700000012, IFSC Code DLXB0000042, 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 Mundur Branch / Mob : 9539003783 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. 014417700000013, 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. 014417700000013, 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

Authorised Officer

Date: 28.03.2023

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	Branch: Pushpagiri, Poonkunnam, Thrissur 680002 Regional Office Poonkunnam - 680002 Corporate office - Thrissur-680002
2	Name and Address of the borrower(s)	Jaison J Manjaly Manjaly Sons Building Contractors And Engineers, 303, Achu's Apartment, KSFE Road, Ayyanthole, Thrissur – 680003
3	Name and Address of the guarantor(s)	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
4	Complete description of the Secured Asset/s to be sold	1.Immovable property admeasuring 8.20 cents (3.32 Are) of residential land with all further improvements thereon under Sy No.490/1P, Amballur Village, Mukundapuram Taluk, Thrissur Dist in the name of Mr.Jaison J Manjaly as per the sale deed number 204/2018 of SRO Nellayi 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>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	Reserve price For 1 st Property 2 nd Property 3 rd Property	Rs 45,00,000.00 (Forty-Five Lakh Only) Rs 86,00,000.00 (Eighty-Six Lakh Only) Rs 3,10,00,000.00 (Three Crore Ten Lakh Only)
9	Earnest Money Deposit (EMD) For 1 st Property 2 nd Property	Rs 4,50,000.00 (Four Lakh Fifty Thousand only) Rs.8,60,000.00 (Eight Lakh Sixty Thousand Only)

	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 DLXB00000004. 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	DHANLAXMI BANK LTD. Pushpagiri Branch, Ground Floor, DLB Bhavan, Poonkunnam, Thrissur-680002 <hr/> RO: Thrissur -680002 - Corporate Office: Thrissur
2	Name and Address of the borrower(s)	Mr. Muhammed Ganna S/o Ismail Alanagattukaran House, Mabra Erayamkudi P.O Thekkummuri – 680308
3	Name and Address of the guarantor(s)	Jasmin Muhammed W/o Mr. Muhammed Ganna Alanagattukaran House, Mabra Erayamkudi P.O Thekkummuri – 680308 <hr/> M/s Aasian Building Materials Prop - Mr. Muhammed Ganna Thazhekkad, Vellanchira P.O Thrissur – 680697
4	Complete description of the Secured Asset/s to be sold	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 Boundaries as per the Tittle Deed East Property of Vellaniparambil Vincent West National highway service road

		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 DLXB00000004 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	DHANLAXMI BANK LTD. Thrissur-Shornur Road, Athani, Thrissur 680581 RO: Thrissur -680002 - Corporate Office: Thrissur
2	Name and Address of the borrower(s)	M/s PJK Jewelry, Prop – Dominic Joseph, KMC 1/946, A20, Sudarsans Building, Wadakancherry Road, Kunnamkulam, Thrissur - 680503
3	Name and Address of the guarantor(s)	1.Mr. Dominic Joseph S/o Joseph, Thottupuram House, Pulinkara, Kuttichira, Thrissur – 680724 2.Smt. Shaly Dominic W/o Mr. Dominic Joseph Thottupuram House, Pulinkara, Kuttichira, Thrissur – 680724

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 004917700000111, 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	DHANLAXMI BANK LTD. Ist Floor, Kakkanat Towers, Puthur, Thrissur 680014 RO: Thrissur -680002 - Corporate Office: Thrissur
2	Name and Address of the borrower(s)	M/s Zainas Food Processors Chathappan Kudam Kaitharavu, Vandithavalam Chittur Palakkad – 678101 M/s Zainas Food Processors 9/655 A, Padavarad Ollur P O, Thrissur, Kerala Pin: 680306
	Mr. Pramod A Padath Veedu, Athipotta, Tarur, Palakkad, Kerala – 678544	Mr. Jayesh R 476, Cholayil, Pallikunnu P O, Mannarkkad, Palakkad ,Kerala – 678583
	Mrs. Omanakumari Kundomannil, Payyanamon P O, Iravan, Pathanamthitta, Kerala – 689692	Mr. Sanjeev Kumar S/o Ramakrishna Pillai, Manimandiram Kuthiathodu P O, Kodamthuruthu Cherthala, Alappuzha – 688533
	Mr. Abhilash V R S/o Ramankutty V K,	Mr. Abhilash V R Varikkatharappel

	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	<p>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</p> <p>Boundaries</p> <p>East Properties of Chandrasekharan Nair West Properties of Parayil Vijayan South K.I.P. canal North Properties of Parayil Vijayan</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 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.013557000000068.
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.013517700000011, 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.013517700000011, 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



Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 26.02.2024.

1	Name and Address of the secured creditor	Pushpagiri Branch, Ground Floor, DLB Bhavan, Poonkunnam, Thrissur-680002 RO: Thrissur -680002 - Corporate Office: Thrissur
2	Name and Address of the borrower(s)	M/s Anna Silks Rep.by Prop. Jisha Jaison 1, 454C, 454F, Theresa Arcade Perumbillissery, Cherpu Thrissur- 680561 Mrs. Jisha Jaison W/o Jaison Manjaly Manjaly House, Alagappa Nagar P O Vendur, Amballur Thrissur- 680302
3	Name and Address of the guarantor(s)	Mr. Jaison J Manjaly Manjaly House, Alagappa Nagar P O Vendur, Amballur Thrissur-680302
4	Complete description of the Secured Asset/s to be sold	Immovable property ad measuring 6.15 cents (2.49Are) of land and all further improvements thereon under Sy no 728/1) at Amballur Village, Mukundapuram Taluk, Thrissur District in the name of Mrs. Jisha as per the sale deed number – 1470/15 under SRO Nellayi Boundaries as per settlement deed East Property of Valsa West Property of Santhosh South Private Road North Property of Appu
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 17,33,810.85 (Rupees Seventeen Lakh Thirty Three Thousand Eight Hundred and Ten Paise Eighty Five Only) as on 31/01/2024 plus interest there on from 01.02.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no's 000410100000633, 000460700000010
7	Date and time of auction	9th 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 27,68,000.00 (Rupees Twenty Seven Lakh Sixty Eight Thousand Only)
9	Earnest Money Deposit (EMD) payable	Rs 2,76,800/- (Rupees Two Lakh Seventy Six Thousand Eight Hundred only)
10	Last date of submission of bids and EMD	08th 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 DLXB00000004
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

- 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.
- The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- 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.
- 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
- 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>**
- 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 2,76,800/- (Rupees Two Lakh Seventy Six Thousand Eight 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 08.04.2024 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 08.04.2024, 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 Branch / Mob : 9539003643 on any working day during the office hours.

Thrissur
26.02.2024

Authorised Officer
Dhanlaxmi Bank Ltd



Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 26.02.2024.

1	Name and Address of the secured creditor	Dhanlaxmi Bank Ltd, Big Bazar Branch, Palakkad RO: Thrissur -680002 - Corporate Office: Thrissur
2	Name and Address of the borrower(s)	Kunhali K S/o Kunjumon (Late) 38/274, Panapanthal, Puthupariyaram Palakkad 678731
		Kunhali K, S/o Kunjumon (Late) 38/274, Pattani Street, Palakkad City Post Palakkad 678014
3	Name and Address of the guarantor(s)	Sebeena P S W/o Kunhali K , 38/274, Panapanthal, Puthupariyaram Palakkad 678731
		Sebeena P S W/o Kunhali K 6/340, KCK Manzil, Industrial Estate, Puthupariyaram Palakkad 678731
4	Complete description of the Secured Asset/s to be sold	Immovable property ad measuring 2.03 are. of Residential land with building under construction and further improvements thereon under Sy no 246/1, 247B/8 re-survey no 362/112 at Pudupariyaram Village, Palakkad Taluk, Palakkad District in the name of Mrs Sebeena P S as per the Jenm Sale Deed No.1211/2015 of SRO Olavakkode. Boundaries as per settlement deed East 3.60-meter Way West Property of Santhosh Kumar South 3.30-meter Way North Property of Santhosh Kumar
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 27,53,879.76 (Rupees Twenty Seven Lakh Fifty Three Thousand Eight Hundred and Seventy Nine Paise Seventy Six Only) as on 31/01/2024 plus interest there on from 01.02.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no's 000355700000577 and 000355700000700
7	Date and time of auction	9th 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 34,99,000.00 (Rupees Thirty Four Lakh Ninety Nine Thousand Only)
9	Earnest Money Deposit (EMD) payable	Rs 3,49,900/- (Rupees Three Lakh Forty Nine Thousand Nine Hundred only)
10	Last date of submission of bids and EMD	08th April 2024, Monday before 04.00 p.m.
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Big Bazar Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Big Bazar Branch, A/c 000317700000113, IFSC Code DLXB0000003
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

- 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.
- The sale shall be on "As is where is", "As is what is", and "Whatever there is" basis.
- 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.
- 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
- 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>**
- 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 3,49,900/- (Rupees Three Lakh Fourty Nine Thousand Nine Hundred only) equivalent to 10% of the Reserve Price of the property either by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Big Bazar Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Big Bazar Branch, A/c 000317700000113, IFSC Code DLXB0000003. 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 08.04.2024 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 08.04.2024, 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, Big Bazar Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Big Bazar Branch, A/c 000317700000113, IFSC Code DLXB00000003 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 Big Bazar Branch / Mob : 9539003629 on any working day during the office hours.

Thrissur
26.02.2024

Authorised Officer
Dhanlaxmi Bank Ltd



Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 13.03.2024.

1	Name and Address of the secured creditor	<p align="center">Dhanlaxmi Athani Branch Thrissur-Shornur Road, Athani, Thrissur 680581</p> <hr/> <p align="center">RO: Thrissur -680002 - Corporate Office: Thrissur</p>
2	Name and Address of the borrower(s)	M/s. Pulikkottil Lazar & Sons Jewellery 412, Kechery P O, Thrissur Dist. – 680 501
3	Name and Address of the guarantor(s)	
	Mr. Jomy P V S/o. Mr. Kochu Varkey, Pulikkottil House, Pazhunnana, Chemmanthitta Post, Kechery Via, Chiranallur, Thrissur Dist. – 680 501	Mr. Jimmy P V S/o. Mr. Kochu Varkey, Pulikkottil House, Pazhunnana, Chemmanthitta Post, Kechery Via, Chiranallur, Thrissur Dist. – 680 501
	Mr. Jijo P V S/o. Mr. Kochu Varkey, Pulikkottil House, Pazhunnana, Chemmanthitta Post, Kechery Via, Chiranallur, Thrissur Dist. – 680 501	Mr. Antony K L S/o. Mr. Lonappan K D, Koonammavu House, Maithry Avenue Road, Koorkanchery P O, Thrissur Dist. 680 007
	Mrs. Valsa Antony, W/o. Mr. Antony K L, Koonammavu House, Maithry Avenue Road, Koorkanchery P O, Thrissur Dist. 680 007	
4	Complete description of the Secured Asset/s to be sold	<p>1. Immovable property ad measuring 2.15 ares of commercial land with building and with all further improvements under under Sy no 520/2 Re-survey no 207/6 and 207/11 at Eranallure Village, Thalappilly Taluk, Thrissur District, Kerala State in the name of Mr. Jomy P V and Jimmy P V as per the Deed No.1019/2011 dated 02.04.2011 of SRO Mundur</p> <p><u>Boundaries as per deed No.1019/2011</u></p> <p>East Property of Mr Vappu, S/o Muhammedkutty Panikkaveettil West Property of Mr. Moosa Neendoor South Property of Temple North PWD Road</p>

		<p>2. Immovable property ad measuring 3.05 ares of residential land and with all further improvements under under Sy no./ 42/1 at Vellanikkara Village, Thrissur Taluk, Thrissur District, Kerala State in the name of Mrs. Valsa Antony as per the Deed No.4236/12 dated 12.11.2022 of SRO Ollukkara</p> <p><u>Boundaries as per deed No.4236/12</u> East Property of Vettiyattil Shaju West Private Road South Private Road North Property of Valiyaveettil Saji</p> <p>3. Immovable property ad measuring 5.66 ares of residential land and with all further improvements under under Sy no 18/3, Re-survey no 361/3 at Chevoor Village, Thrissur Taluk, Thrissur District, Kerala State in the name of Mr. Antony K L and Mrs. Valsa Antony as per the Deed No.3757/1/14 dated 25.11.2014 of SRO Cherpu</p> <p><u>Boundaries as per deed No.3757/1/14</u> East Private Road West Property of Perumparambil Preethy South Property of Mr. Kunjippavu North Private Road</p> <p>4. Immovable property ad measuring 19.63 ares of residential land and with all further improvements under under Sy no 421/1 at Chiramanengad Village, Kunnankulam Taluk, Thrissur District, Kerala State in the name of Mr. Jomy P V, Mr. Jimmy P V and Mr. Jijo P V as per the Deed No.1837/2018 of SRO Akkikkavu</p> <p><u>Boundaries as per deed No.1837/2018</u> East Property of Mr Chandran Etc. West Panchayath Road South Property of Mr Chandran Etc. North Property of Mr. Abdullakutty</p> <p>5. Immovable property ad measuring 7.90 ares of residential land with residential building and with all further improvements under under Sy no 128/PT3 at Kadangode Village, Kunnankulam Taluk, Thrissur District, Kerala State in the name of Mr. Jimmy P V, Jijo P V and Mr. Jomy P V as per the Deed No.1032/1/2019 dated 08.08.2019 of SRO Erumapetty</p>
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		<p><u>Boundaries as per deed No.1032/1/2019</u></p> <p><u>East Panchayath Road</u></p> <p><u>West Property of others</u></p> <p><u>South Property of Muhammed</u></p> <p><u>North Property of Nebeesa</u></p> <p>6. (a) Immovable property ad measuring 3.24 ares of residential land and with all further improvements under under Sy no 765/4 at Veloor Village, Thalappilly Taluk, Thrissur District, Kerala State in the name of Mr. Jimmy P V, Jijo P V and Mr. Jomy P V as per the Deed No.802/1/1 dated 03.04.2017 of SRO Mundur</p> <p><u>Boundaries as per deed No.802/1/1</u></p> <p><u>East Private Road</u></p> <p><u>West Panchayath Road</u></p> <p><u>South Property of Mr. Jose</u></p> <p><u>North Balance property of Albert</u></p> <p><u>(b)</u> Immovable property ad measuring 2.83 ares of residential land and with all further improvements under under Sy no 765/4/1 at Veloor Village, Kunnankulam Taluk, Thrissur District, Kerala State in the name of Mr. Jimmy P V, Jijo P V and Mr. Jomy P V as per the Deed No 1718/1/2019 dated 08.08.2019 of SRO Mundur</p> <p><u>Boundaries as per deed No. 1718/1/2019</u></p> <p>East Panchayath Road</p> <p>West Property of Mr. Albert</p> <p>South Property of Mr. Albert</p> <p>North Property of Mr. Albert and Panchayath Road</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	<p>Rs 17,33,810.85 (Rupees Seventeen Lakh Thirty Three Thousand Eight Hundred and Ten Paise Eighty Five Only) as on 31/01/2024 plus interest there on from 01.02.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no's</p> <p>000410100000633, 000460700000010</p>

7	Date and time of auction	9th 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 Property 1 Property 2 Property 3 Property 4 Property 5 Property 6	Rs 1,71,00,000.00 (Rupees One Crore Seventy One Lakh Only) Rs 28,00,000.00 (Rupees Twenty-Eight Lakh Only) Rs 41,00,000.00 (Rupees Fourty One Lakh Only) Rs 1,31,00,000/- (Rupees One Crore Thirty One Lakh Only) Rs 54,00,000.00 (Rupees Fifty Four Lakh Only) Rs 37,00,000.00 (Rupees Thirty Seven Lakh Only)
9	Earnest Money Deposit (EMD) payable Property 1 Property 2 Property 3 Property 4 Property 5 Property 6	Rs 17,10,000.00 (Rupees Seventeen Lakh Ten Thousand Only) Rs 2,80,000.00 (Rupees Two Lakh Eighty Thousand Only) Rs 4,10,000.00 (Rupees Four Lakh Ten Thousand Only) Rs 13,10,000/- (Rupees Thirteen Lakh Ten Thousand Only) Rs 5,40,000.00 (Rupees Five Lakh Fourty Thousand Only) Rs 3,70,000.00 (Rupees Three Lakh Seventy Thousand Only)
10	Last date of submission of bids and EMD	08th 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 amount of Rs 17,10,000/-, Rs 2,80,000/-, Rs 4,10,000/-, Rs 13,10,000/- & Rs 5,40,000/-, Rs 3,70,000/- (being 10% of the Reserve Price) (EMD refundable without interest to unsuccessful bidders) is to be deposited 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, A/c 004917700000111, IFSC Code DLXB00000049. 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 08.04.2024 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 08.04.2024, 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, A/c 004917700000111, IFSC Code DLXB00000049 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 Athani Branch / Mob : 9539009552 on any working day during the office hours.

Thrissur
13.03.2024

Authorised Officer
Dhanlaxmi Bank Ltd



Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 26.02.2024.

1	Name and Address of the secured creditor	Dhanlaxmi Bank Ltd, Pazhayannur Branch RO: Thrissur -680002 - Corporate Office: Thrissur
2	Name and Address of the borrower(s)	Mr. Surendran R S/o Raman (Prop M/s Sarojini Industries) Vadakkethara, Pazhayannur P O Thrissur- 680587. Mr.Surendran R S/o Raman Kottekkattil House Athaniparambu, Vadakkethara Pazhayannur, Thrissur -680587
3	Name and Address of the guarantor(s)	Mrs. Sheena C W/o Surendran R Kottekkattil House Athaniparambu, Vadakkethara Pazhayannur, Thrissur -680587
4	Complete description of the Secured Asset/s to be sold	Immovable property ad measuring (0.38 are) 0.939 cents of land with commercial building of 480 sq.ft and all further improvements thereon under Re Sy no 515/1 at Vadakkethara Desom, Vadakkethara Village, Thalappilly Taluk, Thrissur District in the name of Mr. Surendran R as per the sale deed number 2153/2008 under Pazhayannur SRO . Boundaries as per settlement deed East Property of Murali West PWD Road South Property of Gangadharan North Property of Murali
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 11,30,309.49 (Rupees Eleven Lakh Thirty Thousand Three Hundred and Nine Paise Forty Nine Only) as on 31/01/2024 plus interest there on from 01.02.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no's 002310100000140
7	Date and time of auction	9th 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 22,80,000.00 (Rupees Twenty Two Lakh Eighty Thousand Only)
9	Earnest Money Deposit (EMD) payable	Rs 2,28,000/- (Rupees Two Lakh Twenty-Eight Thousand only)
10	Last date of submission of bids and EMD	08th April 2024, Monday before 04.00 p.m.
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Pazhayannur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pazhayannur Branch, A/c 002317700000114, IFSC Code DLXB0000023
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 2,28,000/- (Rupees Two Lakh Twenty-Eight Thousand only) equivalent to 10% of the Reserve Price of the property either by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Pazhayannur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pazhayannur Branch, A/c 002317700000114, IFSC Code DLXB0000023. 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 08.04.2024 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 08.04.2024, 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, Pazhayannur Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Pazhayannur Branch, A/c 002317700000114, IFSC Code DLXB0000023 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 Pazhayannur Branch / Mob : 9539003707 on any working day during the office hours.

Thrissur
26.02.2024

Authorised Officer
Dhanlaxmi Bank Ltd



Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 29.02.2024.

1	Name and Address of the secured creditor	Pushpagiri Branch, Ground Floor, DLB Bhavan, Poonkunnam, Thrissur-680002 RO: Thrissur -680002 - Corporate Office: Thrissur	
2	Name and Address of the borrower(s)	M/s Zquare Petroleum (P) Ltd, 25/1182, Dhanush Building, Ground Floor, Machingal Lane, Thrissur - 680001	Mr. P.N Muraleedharan Nair Director - M/s Zquare Petroleum (P) Ltd 25/1182, Dhanush, Ground Floor, Machingal Lane, Thrissur - 680001
		Mr. Mukil Raj M S/o Mr. P.N Muraleedharan Nair Palackappillil, Avanamcode, Nedumbassery, Eranakulam, Kerala - 683571	Mr. P.N Muraleedharan Nair S/o Narayanan Pillai Palackappillil, Avanamcode,Nedumbassery , Eranakulam, Kerala - 683571
3	Name and Address of the guarantor(s)		
4	Complete description of the Secured Asset/s to be sold	<p>Immovable property ad-measuring 0.1143 Hector (28.23 cents) of land and Go-down building with all further improvements thereon under Sy no - 289/p, Thayyur Village, Thalappilly Taluk, Thrissur District in the name of M/s Zquare Petroleum (P) Ltd as per sale deed no-1377/2014 of SRO Erumapetty</p> <p>Boundaries as per the Title deed East: Panchayath Vazhy West: Property of Mr Antony South: Panchayath Vazhy North: Road</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 46,81,614.10 (Rupees Forty Six Lakh Eighty One Thousand Six Hundred Forteen and Paise Ten Only)plus interest there on from 01.02.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no's 000910100000754
7	Date and time of auction	9th 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 32,40,000.00 (Rupees Thirty Two Lakh Forty Thousand Only)
9	Earnest Money Deposit (EMD) payable	Rs 3,24,000.00 (Rupees Three Lakh Twenty Four Thousand only)
10	Last date of submission of bids and EMD	08th April 2024, Monday before 04.00 p.m.
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, High Road Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, High Road Branch, A/c 000917700000012, IFSC Code DLXB00000009
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 3,24,000.00 (Rupees Three Lakh Twenty 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, High Road Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, High Road Branch, A/c 000917700000012, IFSC Code DLXB0000009. 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 08.04.2024 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 08.04.2024, 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, High Road Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, High Road Branch, A/c 000917700000012, IFSC Code DLXB0000009 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 High Road Branch / Mob : 9539003687 on any working day during the office hours.

Thrissur
29.02.2024

Authorised Officer
Dhanlaxmi Bank Ltd



Dhanlaxmi Bank Ltd.

Detailed Terms and conditions for sale of immovable secured assets as per the sale notice dated 29.02.2024.

1	Name and Address of the secured creditor	840/12, Ground Floor, Nakshatra Complex, Main Road, Kongad Post, Palakkad 678631 RO: Thrissur -680002 - Corporate Office: Thrissur
2	Name and Address of the borrower(s)	M/s. Aryanet Trust Represented By Chairman Dr Prahlad Vadakkepat Vadakkepat, Ashtami-Rohini Kadampazhipuram Post Palakkad – 678633
3	Name and Address of the guarantor(s)	Mr. Narendran Mannazhy S/o. of Late Narayana Guptan Mannazhy Residing at Mannazhi House (Saketam), Kadampazhipuram Post Palakkad - 678 633
	Mr. S.Gopinathan, S/o. of Sri.G.Swaminathan Residing at 21/495(1), Karthika, Aiswarya Nagar, Thondikulam, Noorni Post, Palakkad – 678004	Mrs. Valsala W/o. of Sri. Krishnankutty.V Residing at Vadakkepat Gardens, Mangalamkunnu, Kattukulam Post, Thiruvazhiyode, Palakkad District – 679514
	Mr. Manoj. V, S/o. of Sri.Krishnankutty V Residing at Vadakkepat Gardens, Mangalamkunnu, Kattukulam Post, Thiruvazhiyode, Palakkad - 679 514	Mr. Chokkathukalam Balakrishnan, S/o. of Late C.K.AchuTharakan Residing at Chokkathukalam House, Pookkarathottam, Olavakkode, Palakkad , Pincode - 678 002
	Mr. Vaipur Balasubramanian, S/o of Late V.A.Krishnankutty Guptan Residing at Vaipur, Pazhayakalam, Kulappadam, Kumaramputhur Post, Palakkad District, Pin – 678599	Mr. M.S.Swaminathan, S/o. of Late M.R.Subramanian Residing at Sri Yesodh, Challikkal, Kongad, Palakkad District, Pin – 678 631
	Mr.Vijayakumar. P, S/o. of Late P.Krishnankutty Guptan Residing at Puliyath House, Chethalloor Post, Mannarkhad, Palakkad District, Pin – 678 609	Dr. Prahlad Vadakkepat , S/o. of Late Bhaskara Guptan Residing at Vadakkepat Ashtami-Rohini, Kadampazhipuram Post, Palakkad – 678 633
	Dr. Chamakuzhi Subramanian, S/o. of Late C.Thevar Guptan Residing at #299, Savitha, CK Atchkat, BSK III Stage, Bangalore560 085	Mr. C.N.Prabhakaran, S/o. of Late Kunju Guptan Residing at Naduvathodi House, Mannampatta Post, Palakkad ,Pin – 678 633.
	Mr.V.Krishnankutty, S/o. of Late V. Kunju Guptan	M/s. Aryanet Trust

	Residing at Vadakkepat Garden, Mangalamkunnu, Kattukulam Post, Palakkad District, Pin – 679 514.	Represented By Secretary Mr Narendran Mannazhi, Vadakkepat, Ashtami-Rohini Kadampazhipuram Post, Palakkad – 678 633
	Principal M/s.Aryanet Institute of Technology Velikkad, Mundur, Palakkad District – 678592	Mr.Balasubramanian Sopanam", Vaipur (H), Kadampazhipuram, Palakkad - 678633
	Mrs.Beena V K "Sopanam", Vaipur (H), Kadampazhipuram, Palakkad - 678 633	Mrs.Radhalakshmi Pottilangattil (H), Kadambur, Palakkad - 679 515
	Mr.Rajan P Shreyas, near Aswathy Kalyana Mandapam, Vadakkanthara, Palakkad - 678 012	Mrs.Ashalatha V.K Puliyarangi (H), Punjapadam P O, Kadampazhipuram Palakkad - 678 633
	Mrs.Devaki Amma Shreyas, near Aswathy Kalyana Mandapam, Vadakkanthara, Palakkad - 678 012	Mr Sreenadh Sankunni Palappath House, Peringode, Parassery Post Kongad - 678631
	Mr Haribaskaran S/o Late Bhaskara Guptan Vadakkepat Ashtami Rohini Kadambazhipuram Post - 678633	Mr Viswanathan C S/o Kuttatharakan C Cholapurissi, SMR Gardens, Puthiyapalam Olavakkode, Palakkad - 678002
	Mr Ramadasan C.T S/o Late Chokkunni Tharakan Chokkath Theyyandath House, Kalluvazhi Post, Thiruvazhiyode, Palakkad - 679514	Mr. Chithra Guptan P S/o Late Sankaranarayana Guptan Puliyaranji House, Punchapadam, Kadampazhipuram, Palakkad - 678633
	Mr. Sivadasan M.P S/o Late Nambankutty Guptan, Sivadam, Kadampazhipuram, Palakkad - 678633	Mr. Hari Krishnan Mannazhy S/o. Late Narayana Guptan Mannazhy Residing at Mannazhi House (Saketam), Kadampazhipuram Post Palakkad - 678 633
	Dr. Rajan Pothiyedath House Kadampazhipuram, Palakkad -678633	Beena D/o V.A Krishnankutty Guptan Pazhayakalam House, Kumaramputhur, Mannarkkad – 678582.
4	Complete description of the Secured Asset/s to be sold	1) 247 cents of land with college building in Re. Sy. No. 286/2, 286/4 of Puthupariyaram – I Village, Palakkad in the name of M/s Aryanet Trust (College Property) Boundaries, East Property of Aryanet Trust South Property of Abdul Shamsu and Muhammedali Haji North Property of Kunhappu West Panchayath Road 2) 150 cents of land with college building in Sy. No. 286/2 of Puthupariyaram – I Village, Palakkad in the name of M/s Aryanet Trust (College Property) Boundaries, East Property of Aryanet Trust South Mud Road

		<p>North Property of Abdul Shamsu and Muhammedali Haji</p> <p>West Mud Road</p> <p>3) 433 cents of land with college building in Re. Sy. Nos. 280/2, 286/2, 286/3, 286/4 of Puthupariyaram – I Village, Palakkad in the name of M/s Aryanet Trust (College Property)</p> <p>Boundaries,</p> <p>East Property of Aryanet Trust</p> <p>South Mud Road and Property of Rashida and Amina</p> <p>North Property of Kunhappu</p> <p>West Property of Abdul Shamsu and Muhammedali Haji</p> <p>4) 406 cents of land with college building in Re. Sy. No. 280/2, 280/3, 286/4, 289/1 of Puthupariyaram – I Village, Palakkad in the name of M/s Aryanet Trust (College Property)</p> <p>Boundaries,</p> <p>East Thodu</p> <p>South Pocket Mud Road</p> <p>North Thodu and Proeprty of George</p> <p>West Property of Amina and Rashida</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	<p>Rs 27,43,04,939/03 (Rupees Twenty Seven Crore Forty Three Lakh Four Thousand Nine Hundred and Thirty Nine Paise Three Only) as on 31/01/2024 and interest thereon from 01.02.2024 at applicable interest p.a. with monthly rests together with costs and expenses incurred thereon till realization in loan account no's 002652400000049, 002652400000010, 002652400000021, 002652400000035, 002655600000010.</p>
7	Date and time of auction	09.04.2024, 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	Rs 30,94,42,000/- (Rupees Thirty Crore Ninety Four Lakh Forty Two Thousand Only)
9	Earnest Money Deposit (EMD) payable	Rs 3,09,44,200/- (Rupees Three Crore Nine Lakh Forty Four Thousand Two Hundred Only)
10	Last date of submission of bids and EMD	08th April 2024, Monday before 04.00 p.m.
11	Mode of payment of amounts	Demand Draft in favour of Dhanlaxmi Bank Ltd, Kongad Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Kongad Branch A/c 002617700000010 IFSC Code DLXB00000026

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 3,09,44,200/- (Rupees Three Crore Nine Lakh Forty Four Thousand Two Hundred Only), equivalent to 10% of the Reserve Price of the property either by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Kongad Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Kongad Branch A/c 002617700000010 IFSC Code DLXB0000026. 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, Punkunnam,Thrissur, so as to reach us on or before 08.04.2024 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 08.04.2024, 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, Kongad Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Kongad Branch A/c 002617700000010 IFSC Code DLXB0000026 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 Kongad / Mob : 9539004082 on any working day during the office hours.

Thrissur
29.02.2024

Authorised Officer
Dhanlaxmi Bank Ltd