



**STATE BANK OF INDIA
STRESSED ASSETS MANAGEMENT BRANCH
COIMBATORE**

Authorised Officer's Details:

Name: Shri.T.G.Rama Subramanian
Mobile No: 9445860125
e-mail ID: sbi.16454@sbi.co.in

Raja Plaza, First Floor
No.1112, Avinashi Road
COIMBATORE 641 037
Land Line No: 0422-2245451

Dated: 31.01.2026

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

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, **will be sold on "As is Where is", "As is What is" and "Whatever there is" on 12.03.2026**, for recovery of **Rs.44,47,69,022.86 (Rupees Forty four crore forty seven lakh sixty nine thousand twenty two and paise eighty six only)** as on 31.01.2026 with future interest and costs (Dues calculated as per Debt Recovery Certificate No 168 of 2024 dated 30.12.2024 issued by DRT 1 Ernakulam) due to the Secured creditor State Bank of India from **M/s. Yenfor Ventures Private Limited (Borrower 1)** represented by its Managing Director with registered office at Door No: 4/224C, Kam Tower, Yenfor Junction, Kadakkachalil, Kuttiady P.O, Kozhikode, Kerala – 673508 & Guarantors 1. **Mr. Kunhammed Kutty**, Kadakkachalil house, Kuttiady P.O, Kozhikode, Kerala 673508, 2. **Mr. Muhammad Najad**, Kadakkachalil house, Kuttiady P.O, Kozhikode, Kerala 673508, 3. **Mr. Mohammed Najmal**, Kadakkachalil house, Kuttiady P.O, Kozhikode, Kerala 673508, 4. **Mr. Mohamed Najeel**, Kadakkachalil house, Kuttiady P.O, Kozhikode, Kerala 673508 and 5. **Mr. Najmudheen M.K**, Malayana Kandy House, Kuttiadi P.O, Vatakara, Kozhikkode, Kerala, 673508, **Rs.1,75,71,216.04/- (Rupees One crore seventy five lakh seventy one thousand two hundred sixteen and paise four Only)** as on 31.01.2026 with future interest and costs due to the secured creditor State Bank of India from **Mrs.Najiya (Borrower 2)**, W/o Mr.Kunhammad Kutty, Kadakkachalil House, Kuttiady P.O, Kozhikode Kerala – 673508 & Guarantor Mr. Mohammed Najmal S/o Mr.Kunhammad Kutty, Kadakkachalil House, Kuttiady P.O, Kozhikode Kerala – 673508 and **Rs.2,11,09,023.77/- (Rupees Two crore eleven lakh nine thousand twenty three and paise seventy seven only)** as on 31.01.2026 with future interest and costs due to the secured creditor State Bank of India from **M/s KAM Fuel Station (Borrower 3)** HPCL Petrol Pump Outlet represented by its proprietor Mr. Mohammed Najmal, HPCL Outlet, Vadakara Road, Kuttiady P.O, Kozhikode, Kerala & Guarantors 1. Mr. Mohammed Najmal S/o Mr.Kunhammad Kutty, Kadakkachalil House, Kuttiady P.O, Kozhikode Kerala – 673508 and 2.Mrs. Najiya w/o Mr.Kunhammad Kutty, Kadakkachalil House, Kuttiady P.O, Kozhikode Kerala - 673508.

DESCRIPTION OF PROPERTIES

Lot: 1

Borrower 1: M/s Yenfor Ventures Private Ltd

Description of the property owned by Shri. K C Kunhammad Kutty

PROPERTY ID: SBINYENFORMALL

(PHYSICAL POSSESSION IS WITH THE BANK EXCEPT 32 CENTS OF LAND ALONG WITH HPCL PETROL PUMP LEASED TO M/S HINDUSTAN PETROLEUM CORPORATION LIMITED BASED ON THE LEASE DEED NUMBER 297 OF 2009)

Item A: Reserve price Rs 50,20,00,000/-

Property in the name of Shri. K C Kunhammad Kutty (Covered under Jenmom Assignment Deed No 1867 of 1984, dated 26.11.1984 registered on 27.11.1984 and release deed No.39 of 1985, dated 05.01.1985, registered on 08.01.1985)

Land and building measuring 3.21057 acres in Re Sy No: 6/1 (Old Sy No:31/6) in Thondipoyil Desom, Kuttiady Village, Vadakara Taluk, Kozhikode District consisting of

a) 2.07235 acres of land with residential building and HPCL Petrol pump there on in Re Sy No: 6/1 (Old Sy No. 31/6) in Kuttiady Village, Vadakara Taluk, Kozhikode. Out of the 2.07235 Acres of land an extent of 32 cents of land has been leased to M/s Hindustan Petroleum Corporation Ltd and the lease is effective till 30.04.2038 vide the lease deed number 297 of 2009, dated 20.02.2009. The physical possession of the 32 cents of land along with HPCL Petrol Pump is not with the Bank.

b) 1.13822 acres of land with commercial building (under construction) along with fixtures and fittings thereon in Re Sy No: 6/1 (Old Sy NO: 31/6) in Kuttiady Village, Vadakara Taluk, Kozhikode. (Leased to M/s. Yenfor Ventures Pvt Ltd Vide Lease Deed No 469 of 2019, dated 14.05.2019) and the lease is valid for 30 years from 14.05.2019.

Boundaries

Directions	As per documents	As per site
East	Property of Poolathara	PWD ROAD
West	Property of Poolathara Parambu	Property of Jamal Haji and V M Naseer
South	Property of Poolathara Parambu	Property of V .M Naseer and mud road
North	Nirath	Property of Najma and PWD Road

Lot 2

Description of property belongs to Borrower 2 (Smt Najiya)

Property Id: SBINNAJIYACMLX, (Physical Possession is with the Bank)

Reserve price Rs 2,74,00,000/-

Property under equitable mortgage in the name of Smt. K. Najiya covered under Settlement deed no 831/2014 dated 06.06.2014 in Kuttiady SRO.

All that piece and parcel of land having an extent of 4.17 Ares (10.30 Cents) in Re.Sy.Block No.126, Re.Sy.No.6/1 and Old Sy.No.31/6 of Kuttiady Village, Thondipoyil Desom, Vatakara Taluk, Kozhikode District together with all improvements and buildings therein

BOUNDARIES

West : Balance property of Mr.Kunhammad Kutty
South : Balance property of Mr.Kunhammad Kutty
North : PWD Road
East : Petrol Pump

Note: Sale will be confirmed only if both Lot 1 and Lot 2 are bid by the same auction purchaser.

Encumbrance known to the bank if any :

Encumbrance certificate as on 20.01.2026 the following Encumbrances are noted/observed.

(1) Court / Revenue attachment for Rs 6.00 Cr in favour of M/s PMK Build Tech India Private Ltd Kozhikode issued by the Hon'ble Sub Court Vadakara. *

* However, the said encumbrance has been created after the mortgage of the property in favour of the Bank and thereby bank is holding prior charge over the property.

DETAILS OF E-AUCTION SALE:

RESERVE PRICE:-	Lot 1: Rs.50,20,00,000/- Lot 2: Rs. 2,74,00,000/-
Earnest Money Deposit (EMD):-	Lot 1: Rs. 5,02,00,000/- Lot 2: Rs. 27,40,000/-
Last Date and Time within which EMD to be remitted	12.03.2026 & 10:59 A.M. (Being the 10% of Reserve price to be remitted to M/s. PSB Alliance, e-Auction Portal wallet in https://baanknet.com portal by intending bidders through their Bank account. This may take some time as per Banking process and hence, bidders, in their own interest, are advised to submit the Pre-Bid EMD amount well in advance to avoid any last-minute problem).
BID MULTIPLIER:-	Lot 1: Rs. 5,00,000/- Lot 2: Rs. 1,00,000/-

INSPECTION OF PROPERTIES	27.02.2026 between 11:00 am and 4:00 pm with prior appointments. Contact Persons: (i) Shri.T.G. Rama Subramanian, Chief Manager Mobile No: 9445860125 (or) (ii) Shri. A.R.S. Logesh, Deputy Manager Mobile No: 9840651168 Email Id:- sbi.16454@sbi.co.in
DATE OF E-AUCTION: 12.03.2026	
TIME OF E-AUCTION: Lot 1: 11:00 AM to 04:00 PM Lot 2: 11:00 AM to 04:00 PM	

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website <https://sbi.bank.in> or the website of service provider for e-Auction M/s. PSB Alliance <https://baanknet.com> (Toll free No: +91 8291220220, Email ID: support.BAANKNET@psballiance.com)

Date: 31.01.2026
Place: Coimbatore

(T.G.Rama Subramanian)
Chief Manager & Authorised Officer
State Bank of India, SAM Branch, Coimbatore



**STATE BANK OF INDIA
STRESSED ASSETS MANAGEMENT BRANCH, COIMBATORE**

Authorised Officer's Details:

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Raja Plaza, First Floor
No.1112, Avinashi Road
COIMBATORE 641 037
Land Line No: 0422-2245451

THE TERMS AND CONDITION OF SALE

PROPERTIES WILL BE SOLD ON "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS"

1	Name and address of the Borrower and Guarantors	
	M/s Yenfor Ventures Private Limited (Borrower 1) Door No: 4/224C, Kam Tower, Yenfor Junction , Kadekkachalil, Kuttiady P.O, Kozhikode, Kerala - 673508	Mr. Muhammed Najad (Managing Director & Guarantor for Borrower 1) Kadekkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508
	Mr.Mohammed Najmal (Director & Guarantor for Borrower 1) Kadekkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508	Mr.K.C Kunhammed Kutty, (Director & Guarantor for Borrower 1) Kadekkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508
	Mr.Najmudheen (Director & Guarantor for Borrower 1) Malayana Kandu House, Kuttiady P.O, Vadakara, Kozhikode, Kerala - 673508	Mr.Mohamed Najeel, (Director & Guarantor for Borrower 1) Kadekkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala – 673508
	Mrs.Najiya, (Borrower 2) w/o Mr.Kunhammad Kutty, Kadekkachalil House, Kuttiady P.O, Kozhikode, Kerala – 673508	Mr. Mohammed Najmal S/o Mr.Kunhammad Kutty (Guarantor for Borrower 2), Kadekkachalil House Kuttiady P.O, Kozhikode, Kerala – 673508
	M/s KAM Fuel Station (Borrower 3) Proprietorship, HPCL Outlet, Vadakara Road, Kuttiady P.O Kozhikode, Kerala 673508	Mr. Mohammed Najmal S/o Mr.Kunhammad Kutty (Proprietor& Guarantor for Borrower 3) Kadekkachalil House Kuttiady P.O, Kozhikode, Kerala – 673508
	Mrs. Najiya W/o Mr.Kunhammad Kutty, (Guarantor for Borrower 3) Kadekkachalil House Kuttiady P.O, Kozhikode, Kerala - 673508	
2	Name and address of Branch, the secured creditor	
	State Bank of India, Stressed Assets Management Branch, No.1112, Raja Plaza, First Floor, Avinashi Road,	

Coimbatore – 641 037.

3 Description of the immovable secured assets to be sold.

Lot: 1

Borrower 1 M/s Yenfor Ventures Private Ltd

Description of the property owned by Shri. K. C. Kunhammad Kutty

PROPERTY ID: SBINYENFORMALL

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a) 2.07235 acres of land with residential building and HPCL Petrol pump there on in Re Sy No: 6/1 (Old Sy No: 31/6) in Kuttiady Village, Vadakara Taluk, Kozhikode. Out of the 2.07235 Acres of land an extent of 32 cents of land has been leased to M/s Hindustan Petroleum Corporation Ltd and the lease is effective till 30.04.2038 vide the lease deed number 297 of 2009 dated 20.02.2009. The physical possession of the 32 cents of land along with HPCL Petrol Pump is not with the Bank.

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South	Property of Poolathara Parambu	Property of V .M Naseer and mud road

North	Nirath	Property of Najma and PWD Road
<p><u>Lot 2</u></p> <p><u>Description of property belongs to Borrower 2 (Smt. Najiya)</u></p> <p>Property Id: SBINNAJIYACMLPX, (Physical Possession is with the Bank) Reserve price Rs 2,74,00,000/-</p> <p>Property under equitable mortgage in the name of Smt. K. Najiya covered under Settlement deed no 831/2014 dated 06.06.2014 in Kuttiady SRO.</p> <p>All that piece and parcel of land having an extent of 4.17 Ares (10.30 Cents) in Re.Sy.Block No.126, Re.Sy.No.6/1 and Old Sy.No.31/6 of Kuttiady Village, Thondipoyil Desom, Vatakara Taluk, Kozhikode District together with all improvements and buildings therein</p> <p>BOUNDARIES</p> <p>West : Balance property of Mr.Kunhammad Kutty South : Balance property of Mr.Kunhammad Kutty North : PWD Road East : Petrol Pump</p>		
<p><u>Note: Sale will be confirmed only if both Lot 1 and Lot 2 are bid by the same auction purchaser.</u></p>		
4	Details of the encumbrances known to the secured creditor.	
<p>Encumbrance certificate as on 20.01.2026 the following Encumbrances are noted/observed.</p> <p>(2) Court / Revenue attachment for Rs 6 Cr in favour of M/s PMK Build Tech India Private Ltd, Kozhikode issued by the Hon'ble Sub Court Vadakara. *</p> <p>* However, said encumbrance has been created after mortgaging the property in favour of the Bank and thereby bank is holding prior charge over the property.</p>		
5	<p>The secured debt for recovery of which the properties are to be sold</p> <p>Borrower 1: Rs.44,47,69,022.86 (Rupees Forty four crore forty seven lakh sixty nine thousand twenty two and paise eighty six only) as on 31.01.2026 with future interest and costs thereon (Dues calculated as per Debt Recovery Certificate No 168 of 2024 dated 30.12.2024 issued by DRT 1 Ernakulam)</p> <p>Borrower 2: Rs.1,75,71,216.04/- (Rupees One crore seventy five lakh seventy one thousand two hundred sixteen and paise four Only) as on 31.01.2026 with future interest and costs thereon.</p>	

	Borrower 3: Rs.2,11,09,023.77/- (Rupees Two crore eleven lakh nine thousand twenty three and paise seventy seven only) as on 31.01.2026 with future interest and costs thereon.						
6	<p>Deposit of earnest money</p> <p>Lot 1: Rs.5,02,00,000/- (Rupees Five crore two lakh only) Lot 2: Rs. 27,40,000/- (Rupees Twenty seven lakh forty thousand only)</p> <p>Last Date and Time within which EMD to be remitted: 12.03.2026 & 10:59 A.M. (Being the 10% of Reserve price to be remitted to M/s. PSB Alliance, e-Auction Portal wallet in https://baanknet.com portal by intending bidders through their Bank account. This may take some time as per Banking process and hence, bidders, in their own interest, are advised to submit the Pre-Bid EMD amount well in advance to avoid any last minute problem).</p>						
7	<p>Reserve price of the immovable secured assets and Bank account in which EMD to be remitted.</p> <p>Lot 1: Rs.50,20,00,000/- (Rupees Fifty crore twenty lakh only) Lot 2: Rs. 2,74,00,000/- (Rupees Two crore seventy four lakh only)</p> <p>In case of successful bid, the remaining part of successful bid amount should be paid through RTGS/NEFT/NET BANKING/FUND TRANSFER to A/c No. : 33112183302 IFSC : SBIN0030462 A/c Name : SBI SAMB Coimbatore No Lien Account Bank : State Bank of India Address : NRI Branch, Avinashi Road, Coimbatore</p>						
8	<p>Time and manner of payment</p> <p>The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75 % of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction.</p>						
9	<p>Time and place of public e-Auction or time after which sale by any other mode shall be completed.</p> <p>Online e-Auction date: 12.03.2026 (Time: Between 11:00 AM and 04:00 PM)</p>						
10	<p>The e-Auction will be conducted through the Bank's approved service provider M/s. PSB Alliance at the portal https://baanknet.com The sale notice containing the terms and conditions of sale is uploaded in the Bank's websites https://sbi.bank.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others and https://baanknet.com .</p> <p>The steps to be followed by the bidder for registration with e-auction portal and for e-Auction tender documents containing online e-auction bid form, Declaration etc. are available in the website of the service provider as mentioned above.</p>						
11	<table border="1"> <tr> <td>i) Bid increment amount:</td> <td>Lot 1: Rs.5,00,000/- (Rupees Five lakh only) Lot 2: Rs.1,00,000/- (Rupees One lakh only)</td> </tr> <tr> <td>ii) Auto extension</td> <td>In case bid is placed in the last 10 minutes of the closing time of the e-auction, the closing time will automatically get extended for 10 minutes (unlimited times).</td> </tr> <tr> <td>iii) Bid currency & unit of measurement</td> <td>Rupees (INR)</td> </tr> </table>	i) Bid increment amount:	Lot 1: Rs.5,00,000/- (Rupees Five lakh only) Lot 2: Rs.1,00,000/- (Rupees One lakh only)	ii) Auto extension	In case bid is placed in the last 10 minutes of the closing time of the e-auction, the closing time will automatically get extended for 10 minutes (unlimited times).	iii) Bid currency & unit of measurement	Rupees (INR)
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iii) Bid currency & unit of measurement	Rupees (INR)						
12	<p>Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number.</p>						

	<p>Inspection Date: 27.02.2026 between 11:00 AM and 4:00 PM with prior appointments. Contact Persons: i) Shri.T.G. Rama Subramanian, Chief Manager Mobile No: 9445860125 or ii) Shri. A.R.S. Logesh, Deputy Manager Mobile No: 9840651168 email Id:- sbi.16454@sbi.co.in</p>
13	<p>Other conditions:</p> <p>(a) Bidders shall hold a valid digital signature certificate issued by competent authority and valid KYC and email. Email ID is absolutely necessary for the intending bidder as all relevant information and allotment of ID and password by M/s. PSB Alliance may be conveyed through email.</p> <p>(b) The intending bidder have to get themselves registered on M/s. PSB Alliance, e-auction portal https://baanknet.com (Toll free No: +91 8291220220, Email ID: support.BAANKNET@psballiance.com) for participating in the e-auction process and the bidders shall register with the e-auction portal well in advance, to create their user ids and passwords. Registration is one time activity and a bidder can participate in any number of e-auctions with one registration only. Registration involves a process of the bidder filling up an online form and then submitting KYC Documents.</p> <p>(c) The intending bidder shall submit the EMD through M/s. PSB Alliance. Note: Interested bidders may deposit Pre-Bid EMD with M/s. PSB Alliance one day before the e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance's Bank Account and updating of such information in the e-auction website. This may take some time as per the banking process and hence bidders, in their own interest are advised to submit the EMD amount well in advance to avoid any last minute problem.</p> <p>(d) The successful bidder shall be required to submit the final prices, quoted during the e-Auction as per the annexure after the completion of the e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction.</p> <p>(e) In case of unsuccessful/failed bid, the bidder has to give request for refund of EMD in the M/s. PSB Alliance website and it will be refunded in next three working days. Please note that the bidders will not be entitled to claim any interest, cost, expenses and any other charges.</p> <p>(f) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering.</p> <p>(g) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.</p> <p>(h) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.</p> <p>(i) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.</p> <p>(j) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(k) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.</p> <p>(l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(m) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.</p> <p>(m) The EMD of the unsuccessful bidder will be refunded by the service provider https://baanknet.com. If you do not receive the EMD within the expected timeframe, contact their support team for assistance through Toll free No: +91 8291220220, Email ID:</p>

	<p>support.BAANKNET@psballiance.com. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p> <p>(n) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.</p> <p>(o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.</p> <p>(p) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, Tax, GST etc. for transfer of the property in his/her name.</p> <p>(q) The payment of all statutory / non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.</p> <p>(r) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues / liabilities / encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by the Authorised Officer to withdraw his bid, either on the ground of discrepancy in size / area, defect in title, encumbrances or any other ground whatsoever.</p> <p>(s) In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only.</p> <p>(t) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the e-Auction will be entertained.</p> <p>(u) The sale will attract the provision of Sec 194-IA of the Income Tax Act.</p>
14	<p>Details of pending litigation, if any, in respect of property proposed to be sold</p> <p>Nil</p>

Date: 31.01.2026
Place: Coimbatore

(T.G.Rama Subramanian)
Chief Manager & Authorised Officer
State Bank of India, SAM Branch, Coimbatore