



STATE BANK OF INDIA  
STRESSED ASSETS MANAGEMENT BRANCH  
COIMBATORE

**Authorised Officer's Details:**

Name: Shri. A. Anantha Raja  
Mobile No: 88979 63630  
e-mail ID: [sbi.16454@sbi.co.in](mailto:sbi.16454@sbi.co.in)

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

**E-Auction Sale Notice for Sale of movable and Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 6 (2) 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 movable and immovable property mortgaged / charged 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 29.04.2025**, for recovery of **Rs.44,94,51,915/- (Rupees Forty four crore ninety four lakhs fifty one thousand nine hundred and fifteen Only)** as on 14.03.2025 with future interest and costs due to the State Bank of India from **M/s. Yenfor Ventures Private Limited** 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, 673 508

**DESCRIPTION OF PROPERTY**

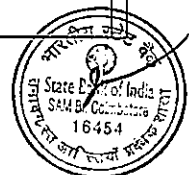
**PROPERTY ID: SBINYENFORMALL (PHYSICAL POSSESSION IS WITH THE BANK EXCEPT 32 CENTS OF LAND ALONG WITH HPCL PETROL PUMP LEASED TO M/S HINDUSTAN PETROLEUM CORPORATION LIMITED BASED ON THE LEASE DEED NUMBER 297 OF 2009)**

**Item No 1 Reserve price Rs 55,00,00,000/-**

Property in the name of Sri. 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 3.26543 acres in Re Sy No: 6/1 (Old Sy No:31/6) in Thondipoyil Desom, Kuttiady Village, Vadakara Taluk, Kozhikode District consisting of

a) 2.06543 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 2.06543 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) 1.20 acres of land with commercial building, under construction, 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

**Item No 2: Reserve price Rs 1,12,00,000/- plus applicable GST**

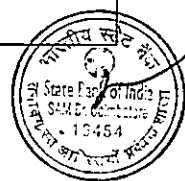
Electricals, Plant and machineries located and installed at Yen square mall commercial building, under construction in Re Sy No: 6/1 (Old Sy NO: 31/6) in Kuttiady Village, Vadakara Taluk Kozhikode. The list of electrical items and plant and machineries are given below.

S. No	ITEM DETAILS/ DESCRIPTION	A/U	Qty
(A)	<b>ELECTRICAL ITEMS</b>		
1	Double pole structure complete	Set	1
2	Electrical Main Panel, Sub Panels etc	Lot	1
3	DG Synchronous panels	Lot	1
4	Distribution box etc	Lot	1
5	GI Earth Flats	Lot	1
6	GI cable trays	Lot	1
7	LT cables	Lot	1
8	MS supports for the cable trays	Lot	1
9	MS CONDUITS	Lot	1
10	PVC Conduits	Lot	1
11	Wires inside the conduits	Lot	1
(B)	<b>HVAC SYSTEMS</b>		
1	Air Cooled CHILLERS Make Carrier capacity 220 TR	Set	2
2	AHU SMALL Make ZECO	No	3



3	AHU MEDIUM Make ZECO	No	4
4	AHU BIG Make ZECO	No	5
5	GI DUCTS	Lot	1
6	Supports for DUCTS with wire rope and MS support	Lot	1
7	Insulated GI DUCTS	Lot	1
8	Chilled water MS pipes	Lot	1
9	Chilled water valves	Lot	1
10	MS pipes	Lot	1
11	MS supports for the piping	Lot	1
(C)	<b>FIRE ALARM SYSTEM</b>		
1	FIRE Alarm detectors	Lot	1
2	Fire cables	Lot	1
3	Manual call points	Lot	1
4	Hooter	Lot	1
(D)	<b>FIRE HYDRANT SYSTEM</b>		
1	Sprinklers	Lot	1
2	Hose reels with nozzle	Lot	1
3	MS piping	Lot	1
4	valves	Lot	1
5	MS supporting materials	Lot	1
6	Booster Pump	Set	1
(E)	<b>ESCALATORS</b>		
1	ESCALATORS complete set	Lot	1
(F)	<b>LIFT MATERIALS</b>		
1	Lifting systems complete	Lot	1
(G)	<b>Temporary Electrical board</b>		
1	Temporary Electrical board/Temporary cables, misc items etc	Lot	1

**Total sale value Rs 56,12,00,000/- (Item No 1 and Item No 2 will be sold as a single lot only)**



**Encumbrance known to the bank if any :**

As per the Encumbrance certificate dated 14.03.2025 the following Encumbrances are noted.

- (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:-	Rs.56,12,00,000/- (will be sold as a single lot only)
Earnest Money Deposit (EMD) :-	Rs.5,61,20,000/-
BID MULTIPLIER:-	Rs. 5,00,000/-
INSPECTION OF PROPERTIES	21.04.2025 between 11:00 am to 4:00 pm
DATE OF E-AUCTION:- 29.04.2025	
TIME OF E-AUCTION: 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 [www.sbi.co.in](http://www.sbi.co.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](mailto:support.BAANKNET@psballiance.com))

कतः भारतीय स्टेट बैंक For State Bank of India

Authorised Officer & Assistant General Manager  
प्राधिकृत अधिकारी & सहायक महा प्रबंधक  
नगरपालिका आस्थित प्रबंधन शाखा कोयंबटोर  
Directed Assets Management Of Coimbatore

(A. Anantha Raja)  
Authorised Officer

Date: 15.03.2025  
Place: Coimbatore



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

**Authorised Officer's Details:**

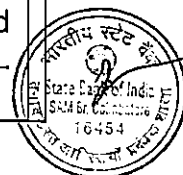
Name: Shri.A. Anantha Raja  
Mobile No: 88979 63630  
e-mail ID: [sbi.16454@sbi.co.in](mailto:sbi.16454@sbi.co.in)

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	<p><b>Name and address of the Borrower and Guarantors</b></p> <table border="1"> <tr> <td data-bbox="258 638 807 840">Yenfor Ventures Private Limited, Door No: 4/224C, Kam Tower, Yenfor Junction , Kadakkachalil, Kuttiady P.O, Kozhikode, Kerala - 673508</td><td data-bbox="807 638 1356 840">Mr. Muhammed Najad (Managing Director &amp; Guarantor) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508</td></tr> <tr> <td data-bbox="258 840 807 985">Mr.Mohammed Najmal (Director &amp; Guarantor) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508</td><td data-bbox="807 840 1356 985">Mr.KC Kunhammed Kutty, (Director &amp; Guarantor) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508</td></tr> <tr> <td data-bbox="258 985 807 1176">Mr.Najmudheen (Director &amp; Guarantor) Malayana Kandy House, Kuttiady P.O, Vadakara, Kozhikode, Kerala - 673508</td><td data-bbox="807 985 1356 1176">Mr.Mohamed Najeel, (Director &amp; Guarantor) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508</td></tr> </table>	Yenfor Ventures Private Limited, Door No: 4/224C, Kam Tower, Yenfor Junction , Kadakkachalil, Kuttiady P.O, Kozhikode, Kerala - 673508	Mr. Muhammed Najad (Managing Director & Guarantor) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508	Mr.Mohammed Najmal (Director & Guarantor) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508	Mr.KC Kunhammed Kutty, (Director & Guarantor) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508	Mr.Najmudheen (Director & Guarantor) Malayana Kandy House, Kuttiady P.O, Vadakara, Kozhikode, Kerala - 673508	Mr.Mohamed Najeel, (Director & Guarantor) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508
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2	<p><b>Name and address of Branch, the secured creditor</b></p> <p>State Bank of India, Stressed Assets Management Branch, No.1112, Raja Plaza, First Floor, Avinashi Road, Coimbatore – 641 037.</p>						
3	<p><b>Description of the immovable secured assets to be sold.</b></p> <p><b><u>PROPERTY ID: SBINYNFORMALL (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)</u></b></p> <p><b><u>Item No 1 Reserve price Rs 55,00,00,000/-</u></b></p> <p>Property in the name of Sri. 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)</p> <p>Land and building measuring 3.26543 acres in Re Sy No: 6/1 (Old Sy No:31/6) in Thondipoyil Desom, Kuttiady Village, Vadakara Taluk, Kozhikode District consisting of</p> <p>a) 2.06543 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 2.06543 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.</p>						



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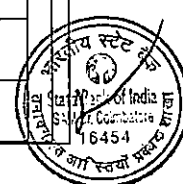
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11	Wires inside the conduits	Lot	1
(B)	<b>HVAC SYSTEMS</b>		





4	Details of the encumbrances known to the secured creditor.	
	As per the Encumbrance certificate dated 14.03.2025 the following Encumbrances are noted. (1) 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. *  * 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.	
5	The secured debt for recovery of which the property is to be sold <b>Rs.44,94,51,915/- (Rupees Forty four crore ninety four lakhs fifty one thousand nine hundred and fifteen Only)</b> as on 14.03.2025 with future interest and costs thereon	
6	Deposit of earnest money Property: Rs.5,61,20,000/- (Rupees Five crore sixty one lakh twenty thousand only)  Being the 10% of Reserve price to be remitted to M/s.PSB Alliance, e-Auction Portal wallet in ebkray 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.	
7	Reserve price of the immovable secured assets and <b>Bank account</b> in which EMD to be remitted. Property: Rs.56,12,00,000/- (Rupees Fifty six crores twelve lakhs only)  <b>In case of successful bid, the remaining part of successful bid amount should be paid through RTGS/NEFT/NET BANKING/FUND TRANSFER to</b> A/c No. : 33112183302 IFSC : SBIN0030462 A/c Name : SBI SAMB Coimbatore No Lien Account Bank : State Bank of India <b>Address : NRI Branch, Avinashi Road, Coimbatore</b>	
8	Time and manner of payment 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 15 <sup>th</sup> 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.	
9	<b>Time and place of public e-Auction</b> or time after which sale by any other mode shall be completed. Online e-Auction date: 29.04.2025 (Time: Between 11:00 AM to 04:00 PM)	
10	The e-Auction will be conducted through the Bank's approved service provider M/s. PSB Alliance at the portal <a href="https://baanknet.com">https://baanknet.com</a> The sale notice containing the terms and conditions of sale is uploaded in the Bank's websites <a href="https://sbi.co.in/web/sib-in-the-news/auction-notice/sarfaesi-and-others">https://sbi.co.in/web/sib-in-the-news/auction-notice/sarfaesi-and-others</a> and <a href="https://baanknet.com">https://baanknet.com</a> . 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.	
11	i) Bid increment amount:	Rs.5,00,000/- (Rupees Five lakhs 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)





12	<p><b>Date and Time</b> during which <b>inspection</b> 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: 21.04.2025 between 11:00 AM to 4:00 PM with prior appointments.  Contact Persons: i) Shri. A. Anantha Raja, Assistant General Manager Mobile No: 88979 63630 or ii) Shri. A.R.S. Logesh, Deputy Manager Mobile No: 9840651168  email Id:- <a href="mailto:sbi.16454@sbi.co.in">sbi.16454@sbi.co.in</a></p>
13	<p><b>Other conditions:</b></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 <a href="https://baanknet.com">https://baanknet.com</a> (Toll free No: +91 8291220220, Email ID: <a href="mailto:support.BAANKNET@psballiance.com">support.BAANKNET@psballiance.com</a>) 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 &amp; 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 to their respective A/c numbers shared with the Bank. 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</p>



	<p>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, 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	Details of pending litigation, if any, in respect of property proposed to be sold
	Nil

कृतं भारतीय स्टेट बैंक For State Bank of India

Authorised Officer & Assistant General Manager  
प्राधिकृत अधिकारी & सहायक महा प्रबंधक  
तनावग्रस्त आस्थित्य प्रबंधन शाखा, कोइंबटूर  
Stressed Assets Management Bx Coimbatore

(A. Anantha Raja)  
Authorised Officer  
State Bank of India

Date: 15.03.2025  
Place: Coimbatore