

**THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE  
WEBSITE OF THE SECURED CREDITOR.**

PROPERTY WILL BE SOLD ON "AS IS WHERE IS, AS IS WHAT IS AND WHAT-EVER THERE IS" BASIS

|    |                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |
|----|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| 1  | Name and address of the Borrower                                                                                   | Mr. Amal CG<br>Chirayarikil, Onamthuruthu, Chamakala PO<br>Kottayam - 686603                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                            |
| 2  | Name and address of Branch, the secured Creditor                                                                   | State Bank of India<br>SMEC – Kottayam (For Neendoor Branch)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                            |
| 3  | Complete Description of the movable secured assets to be sold with identification marks or number, if any, on them | Name of the Registered Owner                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Amal CG                    |
|    |                                                                                                                    | Registration Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | KL-05-BC-3959              |
|    |                                                                                                                    | Make                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ATUL AUTO LTD              |
|    |                                                                                                                    | Model                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ATUL GEMi PAXX (GEMi PAXX) |
|    |                                                                                                                    | Fuel                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Diesel                     |
|    |                                                                                                                    | Year of Manufacturing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2024                       |
|    |                                                                                                                    | Chassis No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | MCG76A3DJK2422312          |
|    |                                                                                                                    | Engine No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 4K1783769                  |
| 4  | Details of the encumbrances known to the secured creditor                                                          | No encumbrances other than Bank's hypothecation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                            |
| 5  | The secured debt for recovery of which the property is to be sold                                                  | Rs.374272/- (Rupees Three Lakhs Seventy Four Thousand Two Hundred and Seventy Two only) as on 21-05-2026 with interest from 21-05-2026 and other expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                            |
| 6  | Deposit of earnest money                                                                                           | <b>Rs.22000/- (Rupees Twenty Two Thousand only)</b> being the 10% of Reserve Price to be transferred / deposited by bidders in his / her / their own Wallet provided by M/s. PSB Bank Alliance Ltd on its E – Auction site " <a href="https://baanknet.in">https://baanknet.in</a> " by means of RTGS / NEFT.                                                                                                                                                                                                                                                                                                                                                                                     |                            |
| 7  | Reserve price of the movable secured assets:                                                                       | <b>Rs. 220000/- (Rupees Two Lakhs Twenty Thousand only)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                            |
|    | Bank account in which EMD to be remitted.<br><br>Last Date and Time within which EMD to be remitted:               | Interested bidder may deposit Pre-Bid EMD with <b>M/s. PSB alliance</b> well before the close of e-Auction.<br><br>EMD to be remitted before 4:00 pm on 25-06-2026. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in M/s. PSB Alliance Bank account and updation of such information in the e-auction website. 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 problems.                                                                                                                                                        |                            |
| 8  | Time and manner of payment                                                                                         | <b>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</b> , as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the amount deposited by the bidder shall be forfeited.<br><br><b>The Balance 75% and applicable GST of the sale price are payable on or before the 15th day of confirmation of sale of the secured asset</b> or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction. The bidder has to bear the yard rent. |                            |
| 9  | Time and place of public auction or time after which sale by any other mode shall be completed.                    | <b>Date: 26-06-2026 from 11:00 am to 03:00 pm</b><br>by e-auction through web portal <a href="https://baanknet.com">https://baanknet.com</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                            |
| 10 | The e-auction will be conducted through the Bank's approved service                                                | <b>M/s. PSB alliance</b> at the web portal <a href="https://baanknet.com">https://baanknet.com</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                            |

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|    | provider. E-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the service provider as mentioned above.                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 11 | (i) Bid increment amount:<br>(ii) Auto extension: (limited / unlimited)<br>(iii) Bid currency & unit of measurement                                                                                          | Rs. 3000/-<br>Unlimited extensions of 5 minutes each.<br>Indian Rupees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 12 | <b>Date and Time</b> during which inspection of the movable assets to be sold and intending bidders should satisfy themselves about the assets and their specification.<br>Contact person with mobile number | From 11:00 am to 03:00 pm on working days with prior appointment on or before 25-06-2026.<br><br>Mr. Srikumar NK Mobile No.: 9446369300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 13 | Other conditions                                                                                                                                                                                             | <p>(a) Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password by <b>M/s. PSB alliance</b> may be conveyed through e mail.</p> <p>(b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the E/auction, self-attested copies of (i) Proof of Identification (KYC) Viz ID card/Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder(iv) valid e-mail ID, (v) contact number(mobile/Land Line) of the bidder etc., to the <b>Authorised Officer of State Bank Of India SMEC-Kottayam, 3<sup>rd</sup> Floor, Polachirackal Chambers, Opposite Collectorate, Kottayam-686002</b> by 24-06-2026 (date) and 4:00 pm (time).</p> <p>Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.</p> <p>(c) Names of Eligible Bidders will be identified by the State Bank of India SMEC-Kottayam to participate in online e-auction on the portal <a href="https://baanknet.com">https://baanknet.com</a> (name of the portal) M/s. PSB alliance (name of the vendor) will provide User ID and Password after due verification of PAN of the Eligible Bidders</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 auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.</p> <p>(e) 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>(f) 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>(g) 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>(h) 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</p> |