



STATE BANK OF INDIA
STRESSED ASSETS MANAGEMENT BRANCH, COIMBATORE

Authorised Officer's Details:

Name: Smt.R.Robi
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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 , Kadakkachalil, Kuttiady P.O, Kozhikode, Kerala - 673508	Mr. Muhammed Najad (Managing Director & Guarantor for Borrower 1) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508
	Mr.Mohammed Najmal (Director & Guarantor for Borrower 1) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala - 673508	Mr.K.C Kunhammed Kutty, (Director & Guarantor for Borrower 1) Kadakkachalil 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) Kadakkachalil House, Kuttiadi, Vadakara, Kozhikode, Kerala – 673508
	Mrs.Najiya, (Borrower 2) w/o Mr.Kunhammad Kutty, Kadakkachalil House, Kuttiady P.O, Kozhikode, Kerala – 673508	Mr. Mohammed Najmal S/o Mr.Kunhammad Kutty (Guarantor for Borrower 2), Kadakkachalil 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) Kadakkachalil House Kuttiady P.O, Kozhikode, Kerala – 673508
	Mrs. Najiya W/o Mr.Kunhammad Kutty, (Guarantor for Borrower 3) Kadakkachalil 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

(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 NO. 297 OF 2009 REGISTERED WITH SRO KUTTIADY)

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: SBINNAJIYACMLPX, (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.

4 Details of the encumbrances known to the secured creditor.

Encumbrance certificate as on 08.06.2026 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. *
- (2) Court / Revenue attachment for Rs 1.42 Cr in favour of M/s Budget Food Private Ltd, Hilite Mall, Thondernad 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.

- (3) 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.

5 The secured debt for recovery of which the properties are to be sold

Borrower 1: Rs. 45,81,11,723.30 (Rupees Forty Five Crores Eighty One Lakhs Eleven Thousand Seven Hundred Twenty Three and Paise Thirty only) as on 16.06.2026 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)

Borrower 2: Rs.1,85,95,578.04/- (Rupees One Crore Eighty Five Lakhs Ninety Five Thousand Five Hundred Seventy Eight and Paise Four only) as on 16.06.2026 with future interest and costs thereon.

Borrower 3: Rs.2,23,52,416.52/- (Rupees Two Crores Twenty Three Lakhs Fifty Two Thousand Four Hundred Sixteen and Paise Fifty Two only) as on



	16.06.2026 with future interest and costs thereon.	
6	Deposit of earnest money Lot 1: Rs.5,02,00,000/- (Rupees Five Crores Two Lakhs only) Lot 2: Rs. 27,40,000/- (Rupees Twenty Seven Lakhs Forty Thousand only) Last Date and Time within which EMD to be remitted: 03.08.2026 & 03:00 P.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).	
7	Reserve price of the immovable secured assets and Bank account in which EMD to be remitted. Lot 1: Rs.50,20,00,000/- (Rupees Fifty Crores Twenty Lakhs only) Lot 2: Rs. 2,74,00,000/- (Rupees Two Crores Seventy Four Lakhs only) 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 : SBIN0070319 A/c Name : SBI SAMB Coimbatore No Lien Account Bank : State Bank of India Address : Pappanaickenpalayam Branch, Coimbatore	
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 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.	
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed. Online e-Auction date: 03.08.2026 (Time: Between 11:00 AM and 04:00 PM)	
10	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-notice/sarfaesi-and-others and https://baanknet.com . 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:	Lot 1: Rs.5,00,000/- (Rupees Five Lakhs 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)
12	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. Inspection Date: 27.07.2026 between 11:00 AM and 4:00 PM with prior appointments. Contact Persons: i) Smt.R.Robi, Assistant General Manager Mobile No: 94444 12137 or ii) Shri. L. Venkata Subramanian, Case Officer Mobile No: 8610617504 email Id:- sbi.16454@sbi.co.in	



13 Other conditions:

(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.

(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.

(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.

(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.

(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.

(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.

(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.

(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.

(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.

(j) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(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.

(l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

(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.

(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: support.BAANKNET@psballiance.com. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

(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.

(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) 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. (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. (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. (s) Bank does not give any assurance regarding the purchaser's right to operate the petrol pump or to obtain any dealership, license, permission or approval from HPCL or any other authority. The Bank shall not be responsible for any loss, claim or issue arising from the existing lease or the successful bidders inability to operate the petrol pump. (t) 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. (u) 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. (v) The sale will attract the provision of Sec 194-IA of the Income Tax Act.
14	Details of pending litigation, if any, in respect of property proposed to be sold SA 363/2023 pending with DRT-1, Ernakulam.

Date: 17.06.2026
Place: Coimbatore

कृते भारतीय स्टेट बैंक For State Bank of India

 प्राधिकृत अधिकारी & सहायक महा प्रबंधक
 Authorised Officer & Asst. General Manager
 तनावग्रस्त आस्थितियों प्रबंधक शाखा, कोयंबटूर-३७
 Stressed Assets Management Br., Coimbatore-37
 Assistant General Manager & Authorised Officer
 State Bank of India, SAM Branch, Coimbatore

