

UNUSUAL RISE IN DAYTIME TEMPERATURE

MANOJ VISWANATHAN @Kochi

THE arrival of the northeast monsoon has kindled hopes of a decline in temperature in the state. The daytime temperature had crossed 35 degrees Celsius on Tuesday, with departure ranging between 3 degrees and 5 degrees in many districts.

There was, however, a decrease in temperature in southern districts on Wednesday as the sky remained cloudy. Surprisingly, the night temperature remained around 2 to 3 degrees

above normal in the past week, leaving families with sleepless nights. The hot climate also reflected in power consumption as peak-hour consumption crossed 5,000 million units.

According to India Meteorological Department (IMD) Thiruvananthapuram director Neetha K Gopal, the weather forecast had indicated a 3 to 4 degrees departure in daytime temperature because of deficient rainfall. "We are expecting a decline in temperature from Thursday as the northeast

monsoon sets in. The impact of El Nino could be one of the reasons for the rise in temperature. As the sea-surface temperature rises, it will affect the atmosphere too. The temperature may decline in December, but it will be moderate due to the impact of El Nino. It is too early to comment on summer but it could be harsh if El Nino intensifies," Neetha said.

Meanwhile, former National Institute of Oceanography director S Prasannakumar said the Pacific is developing an ex-



ceptionally strong El Niño and it is reasonable to describe it as a potential "Super El Niño".

"The El Niño signal has already started influencing the Walker circulation, so its atmospheric impact has reached the Indian Ocean. The main question now is when this influence will become strongest over

the tropical Indian Ocean, the Arabian Sea and the Bay of Bengal. As Pacific warming approaches its forecast peak, altered trade winds and convection may increasingly affect equatorial Indian Ocean winds, cloud cover and air-sea heat exchange," Prasannakumar said.

The latest NOAA (the US' National Oceanic and Atmospher-

ic Administration) assessment indicates that strong-to-very-strong El Niño conditions are likely to persist through January-March 2027, he said.

"The developing El Niño could affect India's 2027 southwest monsoon, and the risk of below-normal rainfall deserves attention. El Niño creates a genuine risk of a weaker 2027 southwest monsoon. However, it is too early to say whether the 2027 monsoon will be deficient or how severe it might be," Prasannakumar said.

Production of aravana resumes at Sabarimala; TDB rules out shortage

EXPRESS NEWS SERVICE
@Pathanamthitta

ARAVANA production at Sabarimala resumed on Wednesday morning after a month-long shutdown for renovation and capacity expansion, with the Travancore Devaswom Board (TDB) expressing confidence that there will be no shortage of the prime prasadam during the upcoming Thulam month pooja.

The production unit will initially manufacture around 1.5 lakh tins a day, with the output expected to increase to around 3.5 lakh tins a day after October 20. At full capacity, the plant can produce between 3.25 lakh and 3.65 lakh tins daily, according to the TDB.

TDB president K Jayakumar dismissed reports concerning shortage of rice and other raw materials, asserting that adequate stocks were available and all necessary arrangements had been made to ensure uninterrupted production.

"There is nothing to worry about. Everything is in place, and production has resumed. Around 4.5 lakh tins of aravana will be available when the temple opens for the Thulam pooja, while production will continue in large quantities," he said.

The unit resumed operations after fumigation and cleaning following the renovation work aimed at increasing its production capacity.

The board's assurance comes amid concerns that the shortage witnessed during the previous month-long pooja could recur during the upcoming five-day Thula month pooja. During the previous monthly pooja, more than 3 lakh tins had been stocked, but supplies ran out by the third day as the number of devotees exceeded expectations.

The shortage triggered widespread protests among devotees and snowballed into a political controversy, with the devaswom minister openly criticising the board leadership over the failure to ensure adequate supplies. The dispute was eventually resolved following the intervention of the chief minister.

The board is also racing to build up stocks ahead of the annual Mandalam Makaravilakku pilgrimage season, which begins on November 16. It has set a target of maintaining a buffer stock of over 50 lakh tins, and officials are confident of achieving it.



Everything is in place, and production has resumed. Around 4.5 lakh tins of aravana will be available when the temple opens for the Thulam pooja, while production will continue in large quantities

K Jayakumar, TDB prez

Canara Bank ARM Branch - 2nd Floor Canara Bank Building
Chittoor Road, Ernakulam South, Ernakulam-682016
Ph: 0484-2353072, 2353071, Email: cb2875@canarabank.com

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties 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 Borrowers and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on 06.11.2026, Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale) for recovery of Rs. 13,10,61,140.88/- (Rupees Thirteen Crores Ten Lakhs Sixty One Thousand One Hundred and Forty and Eighty Eight paise Only) due as on 30/09/2026 with plus further interest thereon along with other charges due to the Asset Recovery Management Branch, Ernakulam of Canara Bank from 1. M/s. R J S Steel Pvt Ltd., 11/652 F F Building Attapalam, Pattuserry, Palakkad - 678621, 2. M/s R J S Steel Pvt Ltd., C/o, M/s National Steels Pvt Ltd, Near To Audi Showroom & PNB Branch, Nh 85, Vikas Nagar, Maradu, Ernakulam - 682304, 3. Mr. Subin Joseph P X, S/o Late Sri. P X Joseph, 4. Mrs. Joby Raphael, W/o Mr. Subin Joseph P X, 3 to 4 Nos. are residing at: Puliyanath House, Pallichal Road, Near Seli Sea Foods, Thoppumpadi Po., Ernakulam 682 005, 5. Mr. Sunil Joseph, S/o Late Sri. P X Joseph, House No 18/1836a, Thoppumpadi P O, Kochi Ernakulam 682 005, 6. Mr. Joseph Antony, S/o Sri. P J Abraham, 7. Mrs. Elsy Abraham, W/o Sri. P J Abraham, 8 to 7 Nos. are residing at: Puthenparambil House, Padamugel, Kakkand West Po., Ernakulam 682 030

Details of Property: Property in the name of Mr. Subin Joseph covered by Document No. 2517/18 of SRO Angamall. All that part and parcel of the immovable property having a total extent of 6.07 Acres of land in Re Sy. No. 83/14-6 (old sy. No.431/6C), Block No. 13 of Thuvavoor Village along with a Residential building and other improvements in Aluva Taluk Ernakulam District. **Boundaries as per title deed:** East: Property of Mangali James, South: Property of Alukka Putheserry Varkey, West: Property of Kunjan, North: 3.66-meter-wide private road and property of Kunjan

Reserve Price: Rs.76,20,000/- (Rupees Seventy Six Lakhs Twenty Thousand Only). (Only bids with minimum 1 incremental offer above reserve price will be accepted)

The Earnest Money Deposit: Rs.7,62,000/- (Rupees Seven Lakhs Sixty Two Thousand Only).

Date and time of Auction : 06.11.2026 & Time 10:30 A.M. to 11:30 A.M (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

Last Date for deposit of Earnest Money Deposit: on or before 06.11.2026 at 10.00 am.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Canara Bank Asset Recovery Management Branch, Ernakulam (Ph. No. 0484-2353072 / 2353071) E-mail: cb2875@canarabank.com during office hours on any working day.

Portal of E-Auction: <https://baanet.com> (Sd/-)
Place : Ernakulam
Date : 13.10.2026
Authorised Officer, Canara Bank

SOUTHERN RAILWAY
(CONSTRUCTION ORGANISATION)
E-TENDER

Tender Notice No. CAO-CN-MS-EPC-MT-04-2026 DATED 09-10-2026
Tender Notice No. 15-CECNMS-26-605231-II DATED 09-10-2026
Tender Notice No. 16-CECNMS-2026-E-695791 DATED 09-10-2026

For and on behalf of The President of India, The Chief Engineer, Construction, Southern Railway, Egmore, Chennai-600 008 invites e-tender for the following work(s) as per Notice Inviting Tender (NIT) in our portal www.irps.gov.in. The Tenderers / Contractors intending to apply for the tender needs to get enrolled in the portal www.irps.gov.in and only online tenders will be accepted.

NAME OF THE WORK

Request for Proposal for the "Construction of 5th and 6th line between Villivakkam and Ambattur for Civil Engineering, Signalling & Telecommunication, Electrical General & OHE Electrification works including utility shifting" on EPC MODE.

Cash Value (Cr.)	Earnest Money Deposit (₹)	Period of Completion (Days)	Closing Date @17.30 Hrs	Pre-Bid Conference Date @11.30 Hrs.
154.66	3,09,33,900	730	20-11-2026	26-10-2026

NAME OF THE WORK

(i) Proposed Addition of EMU staging line at AJJ yard. (ii) Arakkonam Junction NMG Pt line at AJJ yard (iii) MAS division 3rd & 4th line connectivity to Road 1 & 2 of AJJ Yard pending works. (TWO PACKET SYSTEM)

Proposed extension of Air Concourse & Foot Over Bridge from Platform No.4 to the proposed Platform No.6 and provision of Passenger amenities such as seating arrangements, water taps etc., and development of second entry circulating area, Provision of 3 Nos. of Passenger escalator and Provision of 1 No. of passenger Lifts in Kumbakonam station. (TWO PACKET SYSTEM)

Cash Value (₹)	Earnest Money Deposit (₹)	Period of Completion (Months)	Closing Date @15.30 Hrs
17,53,03,446.80	35,06,100.00	12	03-11-2026
12,22,62,420.98	24,45,300.00	9	03-11-2026

For further details, please refer to web site portal www.irps.gov.in or contact Office of the Chief Administrative Officer, Construction, E.V.R. High Road, Egmore, Chennai - 600 008.

for Chief Engineer (Construction), Egmore, Chennai - 600 008,

Wabtec

Wabtec India Industrial Private Limited
ITC Green Centre, 6th Floor, Southwest Tower
Banarswadi Main Road, Bangalore - 560005, Karnataka, India

PUBLIC NOTICE

Important Warning Regarding Fraudulent Recruitment Communications

It has come to the attention of Wabtec India Industrial Private Limited ("Wabtec") that certain unauthorized persons or agencies may be falsely representing themselves as employees, representatives or recruitment partners of Wabtec and offering fictitious employment opportunities in exchange for money or sensitive personal information.

Wabtec does not charge candidates any fee or authorize any person to collect money for job applications, interviews, offer letters, training, background verification, onboarding or securing employment.

Candidates are advised to observe the following precautions:

- Verify vacancies and recruitment communications through Wabtec's official careers website.
- Do not transfer money in response to any purported Wabtec recruitment communication.
- Do not disclose banking credentials, passwords, OTPs, credit-card information or other sensitive financial information.
- Carefully verify the sender's email address, website domain and contact details.
- Do not click suspicious links or download attachments from unknown sources.
- Preserve copies of suspicious emails, messages, offer letters, phone numbers, website links and payment requests.

Where Wabtec uses an authorized recruitment agency or service provider, candidates should independently verify the agency's authority through Indicareers@wabtec.com and to the competent cybercrime or law-enforcement authorities.

Disclaimer of Liability

Any recruitment communication issued by an unauthorized person is fraudulent and does not create any obligation or commitment on the part of Wabtec. Wabtec shall not be responsible for unauthorized representations or transactions undertaken by third parties without Wabtec's knowledge or authorization.

Any candidate who transfers money, provides sensitive financial details, or engages with unauthorized individuals does so strictly at their own risk. Wabtec Corporation accepts no responsibility or legal liability for any financial loss, fraud, or damages resulting from unauthorized recruitment activities.

Date: 13th October, 2026
Issued by: Human Resources Department

COLLEGE OF ENGINEERING MUTTATHARA
(Established by Government of Kerala)
Muttathara Road, Thiruvananthapuram

Tender No. CEM302026-APR-0000000000 Date: 14.10.2026

TENDER EXTENSION NOTICE

Supply of 20KVA Online UPS on Buy-back basis. For details of items & downloading tender document visit website: <https://www.cemutathara.ac.in>
Last Date: 24.10.2026 / 4:00 P.M
Contact: Ph. No. 8547820137 / 8547796964
Sd/- Principal

Quote Express

THE WAY TO GET STARTED IS TO QUIT TALKING AND BEGIN DOING

WALT DISNEY

KOTAK MAHINDRA BANK LTD.
Registered Office: 2nd BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051
Branch Office: No.22, 1st Floor, MG Road, Bangalore, Karnataka - 560001.
Corporate Identity Number - L65110MH1885PLC038137, www.kotak.com

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable property(ies) mortgaged / charged to Kotak Mahindra Bank Limited ("Secured Creditor"), the Physical Possession of which has been taken by the Authorized Officer of the Secured Creditor on 08-04-2025, will be sold through E-Auction on "AS IS WHERE IS" BASIS" on 05-11-2026, for recovery of amount of Rs. 19,25,19,466 Six (Rupees Nineteen Crores Twenty Five Lakhs Nineteen Thousand Four Hundred and Sixty Six Paise Fifty Six only) as on 01-10-2026 together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower / s, Mortgagor / s and Guarantors namely **M/s. Gurudeva Trust** in respect of loans lent & advanced to them.

The details/description of Immovable Properties put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Name of the Mortgagor(s)	Details of Immovable Property put for E-Auction	Last date for submission of online bid	Reserve Price (Rs.)
M/s. Gurudeva Trust	All that piece and parcels of the immovable property measuring 10.33 acres in Karmaloor Village out of which 1. Property measuring 4.05 Acres of land in Sy. No. 349/7-1. Boundaries (As per Sale Deed No. 186/2007): East: Property of Hanumanthappa, South: Property of Gurudeva Trust, West: Property of Gurudeva Trust, North: Thodu. 2. Property measuring 4.05 Acres of land in Sy. No. 388/2A. Boundaries (As per Sale Deed No. 1758/2011): East: P.W.D. Road, South: Property of Sushra & Anwar, West: Property of Sefiya, North: Property of Sefiya, 3. Property measuring 3.91 Acres of land in Sy. No. 388/2A. Boundaries (As per Sale Deed No. 1777/2011): East: Property of Gurudeva Trust & P.W.D. Road, South: Property of Shemir & Gurudeva Trust.	04-11-2026 upto 04:00 p.m.	Rs. 40,00,00,000/- (Rupees Forty Crores Only)
	West: Property of Shaba and Sujan, North: Property of Vendor & Shibi, 4. Property measuring 4.65 Acres of land in Sy. No. 388/2A. Boundaries (As per Sale Deed No. 1780/2011): East: P.W.D. Road & Property of Shebin and Saffa, South: Property of Shebin, Saffa and Shanmeer, West: Property of Gurudeva Trust, North: Property of Shamsu, 5. Property measuring 12.67 Acres of land in Sy. No. 388/2B. Boundaries (As per Sale Deed No. 187/2006): East: Property of Sakheena, Thodu & Shamsu, South: Property of Shamsu and Thodu, West: Property of Jameel and Sakheena Shamsudeen, 14. Property measuring 1.07 Acres of land in Ramanam, West: Property of Abdul Karim, North: Thodu & Property purchased from Dayanandan, 6. Property measuring 22.26 Acres of land made up of 4.05 Acres in Sy. No. 387/2A-2 and 18.21 Acres in Sy. No. 387/2A-3. Boundaries (As per Sale Deed No. 403/2010): East: Property of Gurudeva Trust, South: Property of Paily Varghese, West: Property of Umman and Kalam, 8. Property measuring 8.13 Acres of land in Sy. No. 349/6. Boundaries (As per Sale Deed No. 1153/2006): East: Property of Abdul Karim, South: Road, West: Property of Hamza, North: Property of S.N. Gait, 9. Property measuring 47.42 Acres of land in Sy. No. 389/3. Boundaries (As per Sale Deed No. 242/2009): East: Property of Sefiya, South: Temple premises & Property of Beena and others, West: Property of Ajayan, North: Property of Bashier and Mammun, 10. Property measuring 2.02 Acres of land in Sy. No. 349/1-6. Boundaries (As per Sale Deed No. 2564/2009): East: Property of Mahimukhi, South: Property of Abdul Karim, West: Property of Balachandran, North: Property of Gurudeva Trust, 11. Property measuring 11.46 Acres of land in Sy. No. 387/2C. Boundaries (As per Sale Deed No. 2581/2009): East: Balance property of Beena, South: Property of Jaleel, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust, 12. Property measuring 19.72 Acres of land in Sy. No. 387/2B-2. Boundaries (As per Sale Deed No. 3351/2011): East: Property of Abdul Kalam and Umman, South: Property of Varghese and others, West: Property of Shamsudeen, North: Property of Haleema, 13. Property measuring 5.26 Acres of land in Sy. No. 387/2A-2. Boundaries (As per Sale Deed No. 3352/2011): East: Property of Gurudeva Trust, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust, 14. Property measuring 3.17 Acres of land comprised in Sy. Nos. 387/2A-3 & 387/2A-2. Boundaries (As per Sale Deed No. 4459/2003): East: Property of Gurudeva Trust, South: Property of Jayanandan, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust, 15. Property measuring 4.96 Acres of land in Sy. No. 387/2B. Boundaries (As per Sale Deed No. 252/2009): East: Property of Umman, South: Property of Gurudeva Trust & Thodu, West: Property of Gurudeva Trust, North: Thodu & Property of Kalam and Gurudeva Trust, 16. Property measuring 16.19 Acres of land comprised in Sy. Nos. 388/1, 389/2 & 389/3. Boundaries (As per Sale Deed No. 740/2009): East: Property of Haleema, South: Property of Kakkara Sajeeran and Abdul Salam, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust & Haleema, 17. Property measuring 16.19 Acres of land in Sy. No. 388/1. Boundaries (As per Sale Deed No. 794/2009): East: Property of Haleema, South: Property of Gurudeva Trust, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust, 18. Property measuring 1.16 Acres of land in Sy. No. 389/3. Boundaries (As per Sale Deed No. 885/2009): East: Properties of Shamsudeen & Shabi & Road, South: Properties of Kakkara Sajeer & Abdul Salam, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust & others, 19. Property measuring 4.08 Acres of land comprised in Sy. Nos. 388/2A & 389/3. Boundaries (As per Sale Deed No. 1053/2009): East: Properties of Shamsudeen & Shabi & Daimonmukku Road, South: Properties of Kakkara Sajeer & Abdul Salam, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust & properties of Mammun, Valsan & Subramanian, 20. Property measuring 7.48 Acres of land in Sy. No. 349/7. Boundaries (As per Sale Deed No. 8156/2007): East: Property of Rahim, South: Panchayath Road, West: Property of Hameedkutti and others, North: Thodu, 21. Property measuring 11.70 Acres of land in Sy. No. 387/2B-2. Boundaries (As per Sale Deed No. 1927/2009): East: Property of Gurudeva Trust, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust, 22. Property measuring 12.54 Acres of land in Sy. No. 387/2B-3. Boundaries (As per Sale Deed No. 1927/2009): East: Property of Cleatus and Joseph, South: Property of Gurudeva Trust, West: Property of Gurudeva Trust, North: Property of Ajayan S/o Steedharan, 23. Property measuring 8.09 Acres of land in Sy. No. 387/2B. Boundaries (As per Sale Deed No. 1983/2009): East: Property of Gurudeva Trust, South: Property of Gurudeva Trust & Way, West: Property of Paily Varghese, North: Property of Gurudeva Trust, 24. Property measuring 1.21 Acres of land in Sy. No. 349/18. Boundaries (As per Sale Deed No. 2413/2007): East: Property of Ambily, South: Property of Ayyappan and others, West: Property of Abdul Karim, North: Property of Gurudeva Trust, 25. Property measuring 3.34 Acres of land in Sy. No. 387/2A. Boundaries (As per Sale Deed No. 2414/2009): East: Property of Gurudeva Trust, South: Property of Abdul Karim, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust, 26. Property measuring 14.16 Acres of land in Sy. No. 387/2A-2. Boundaries (As per Sale Deed No. 2415/2009): East: Property of Jaleel, South: Thodu, West: 4 meter wide way & Property of Shamsu, North: Property of Abdul Khadar, 27. Property measuring 1.21 Acres of land in Sy. No. 349/18. Boundaries (As per Sale Deed No. 2449/2009): East: Property of Nelpuramparabli Karim S/o Abdul Kunju, South: Property of Ayyappan and others, West: Property of Gurudeva Trust, North: Nadapatha (pathway), 28. Property measuring 39.71 Acres of land comprised in Sy. Nos. 387/2A-2 & 387/2A-3. Boundaries (As per Sale Deed No. 3462/2011): East: Property of Gurudeva Trust & Varghese and others, South: Property of Rahim Abdoobacker and others, West: Property of Siamyandhi and others, North: Thodu, 29. Property measuring 22.26 Acres of land comprised in Sy. Nos. 389/2 & 389/3. Boundaries (As per Sale Deed No. 3961/2008): East: Private road & Property of Haleema, South: Property of Haleema, West: Property of Abdul Karim, North: Property of Fathima, 30. Property measuring 35.00 Acres of land in Sy. Nos. 387/2A-2 & 387/2A-3. Boundaries (As per Sale Deed No. 4521/2011): East: Property of Gurudeva Trust & Dayanandan, South: Property of Saidu Muhammad, West: Property of Gurudeva Trust, North: Thodu, 31. Property measuring 4.05 Acres of land in Sy. No. 387/2A-2. Boundaries (As per Sale Deed No. 4923/2003): East: Property of Gurudeva Trust, South: Property of Hameedkutti, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust, 32. Property measuring 10.11 Acres of land comprised in Sy. Nos. 387/2A & 387/2B. Boundaries (As per Sale Deed No. 6375/2005): East: Property of Varghese & 3.6 meter wide way, South: Property of Abdul Karim and Sindhu, West: Property of Gurudeva Trust, North: Property of Gurudeva Trust, Shany and Umman, 33. Property measuring 22.35 Acres of land in Sy. No. 387/2C. Boundaries (As per Sale Deed No. 7079/2007): East: Property of Jaleel, South: Road & Property of Channamma, West: Property of Shamsudeen and Umman, North: Property of Gurudeva Trust, 34. Property measuring 9.40 Acres of land in Sy. No. 387/2A-2. Boundaries (As per Sale Deed No. 1421/2006): East: Property of SNGIST & remaining land, South: Property of SNGIST, West: Manakkapady - Manjaly Road, North: Remaining portion of property together with the building bearing Karmaloor Grama Panchayath Door Nos. 10/538-C, D, E, G, H, I, J, K, L, M, N, O, P, 10/537-F, F-16, 10/537-B, C, G, Pin - 683520, together with all its present and future superstructures there on.	05-11-2026 between 01:00 p.m. to 02:00 p.m.	Rs. 4,00,00,000/- (Rupees Four Crores Only)

The undersigned may at his absolute discretion and on request from the prospective bidders, arrange for inspection of the properties on 22-10-2026 between 01:00 pm to 03:00 pm through his authorized representative/agent.

Important Terms and Conditions: 1) The E - Auction shall be conducted only through "On Line Electronic Bidding" through website <https://www.banksauctions.com/> on 05-11-2026 from 01.00 p.m. to 02.00 p.m. with unlimited extensions of 5 minutes duration each. 2) For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt Ltd through Mr.Dharani Krishna - Mobile +91-9948182222; email id - andhra@c1india.com. 3) The intending bidders may visit the Bank's official website - <https://www.kotak.com/en/bank/sauctions.html> for auction details and for the terms and conditions of sale. 4) For detailed terms and conditions of auction sale, the bidders are advised to go through the portal <https://www.banksauctions.com/> and the said terms and conditions shall be binding on the bidders who participate in the bidding process. 5) It is requested that the interested bidders are required to generate the login ID and password from the portal <https://www.banksauctions.com/before> uploading the bid and other documents. 6) The bidders are advised to upload the bid online along with a KYC document of the Bidding Bidder. 7) The bidders are advised to upload the bid online before 04:00 p.m. on 04-11-2026 upto 04:00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidders should be sent by mail to arjun@kotak.com and/or lajju.chacko@kotak.com. The Bidder shall write the subject of the email "For purchase of M/s. Gurudeva Trust Property". 8) Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd on above mentioned contact details. 9) Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/FUND TRANSFER to the credit of Account Name - Kotak Mahindra Bank Ltd, Account No. 6410125272001, Kotak Mahindra Bank Ltd, Nariman Point Branch, Mumbai, IFSC Code: KKBK0009558, on or before 04-11-2026 upto 04:00 p.m. The NEFT/RTGS/FUND TRANSFER shall only be done from the accounts of the intending bidders only. In case of a delay in depositing the EMD and / or submission of Bid documents with the prescribed time limit by any technical glitch, the Authorized Officer, to maximize the bid participation and interest, as is sole discretion and upon his satisfaction, can accept the Bids received after the scheduled closing time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest. 10) The bid price to be submitted shall be in equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of INR 5,00,000.00 (Rupees Five Lakh only). 11) In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes. 11) The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. 12) The highest bidder will not have any right and title over the property until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect. 13) If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction property. 14) On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereon, and Kotak Mahindra Bank Limited shall be deemed to have received the entire sale consideration in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. 15) The EMD amount, to the unsuccessful bidders, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest. 17) The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E - Auction Sale without assigning any reason. In the event of postponement/cancellation of the E - Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the property by private treaty. 18) In an event of failure of the E - Auction Sale for the want of bids or otherwise or for any other reason, the Authorized Officer can enter into a private treaty for sale of the property, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the property. 19) In the event where a bidder is declared as the successful bidder in an e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court/Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him/her or any interest on the amount so deposited towards the sale of the property. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard. 20) If any bidder intends to bid for more than 1 property under auction, then the bidders has to submit separate bids for each of the properties by following the process as mentioned above. 21) The particulars of Secured Assets specified in the Schedule herewith have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. 22) Any encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any debt to the Government or anyone else in respect of property Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. 23) All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 24) All outgoings charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the property put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely. 25) All other incidental charges including the bid and other documents, the sale shall be completed thereon, and Kotak Mahindra Bank Limited shall be deemed to have received the entire sale consideration in the same name in which the Bid is submitted. 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