Indian Overseas Bank
Residency Road Branch
133/2, Janardhan Towers, Residency Road
Bengaluru- 560025, Karnataka
Mob: 8925950268, Email ID: iob0268@iob.in

SALE NOTICE OF IMMOVABLE SECURED ASSETS
Issued under Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules 2002

To

Sl No	Borrower Address
1	**Mr. Collin Dominic Lavocah** Flat No. 303, 3rd Floor, DS MAX SOLITAIRE, A Block Apartment, Near Kalkere Agara Main Road, Horamavu, Horamavu Agara, Bengaluru, Karnataka – 560043 Also, at – Flat No. 259, 2nd Floor, DS MAX SANKALP MANOR, Sy No. 7, Kalkere Village, K R Puram Hobli, Bangalore, Karnataka – 560016 And, at – No. 33, Bethel Cottage, Kanakagiri Layout, 4th D Cross, 4th Floor, Horamavu Agara, Bengaluru – 560043

Sir/Madam,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002 by issuing Demand Notice dated **24.08.2026** for recovery of **Rs. 47.87,618.19/-** in the Loan Account No. **026803517000154 and 026803458000018**.

2. Please refer to the possession notice dated **28.10.2026** issued to you regarding taking possession of the secured assets at more fully described in the schedule below and the publication of the said possession notice In **The New Indian Express and Kannadaprabha newspaper** on **29.10.2026** by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules there under.



3. Since you have failed to pay the dues in full amounting to **Rs. 47.87,618.19/- (Rupees Fourty-Seven Lakhs Eighty-Seven Thousand Six Hundred Eighteen and Nineteen paise Only)** after issuance of demand notice dated **24.08.2026**. Hence, it is proposed to sell the secured assets mentioned in the Schedule below on "as is where is" and "as it is what is" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.

4. After appropriating the aforesaid repayments, the dues in the loan account as on **19/11/2026 are Rs.49,06,534.83/- (Rupees Fourty-Nine Lakhs Six Thousand Five Hundred Thirty-Four and Eighty-Three paise Only)** along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

5. We hereby give you notice of 30 days that the below mentioned secured assets shall be sold by the undersigned on **23.12.2026 between 11 a.m. and 1 p.m.** hours with auto extension of 10 minutes through e-auction using **https://baanknet.com** (Web portal).

6. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc., is enclosed for your ready information. Please also be advised that the said sale notice will also be published in the English Newspaper and Kannada Newspaper shortly. A copy of the proposed paper publication is also enclosed.

7.

Nature of Security	Particulars of Securities
Equitable Mortgage followed by Registered memorandum of Residential house/flat (Prime Security)	**SCHEDULE PROPERTY** (Larger property) All that piece and parcel of **BBMP Municipal No 3, Sy No 07 Kalkere Kane Road Bangalore Ward No 26** and erstwhile Sy.No.7. measuring 2 Acres, Kalkere Village, K.R.Puram Hobli, Bangalore East Taluk, converted vide conversion Order bearing No.ALN(KRP):SR.70/13-14 dated 25.11.2013 for residential use by the Deputy Commissioner, Bangalore District Bangalore and bounded on: East by: 35 feet Road and remaining properties of K.P Mahesh and K.P. Shankrappa, West by: Private Property, North by: Remaining Portion of Sy.No.7.

	South by: Property bearing Sy.No.6. **SCHEDULE 'B' PROPERTY** (Undivided share) An undivided share in the land of the Schedule 'A' Property equivalent to 380 Sq ft with all right, title and interest and ownership of the land in the total land of Schedule 'A' property referred to above. **SCHEDULE 'C' PROPERTY** (Property which is mortgaged with us) Flat bearing **No.259** in **SECOND FLOOR**, super built up area measuring **1308** Sq.ft (carpet area measuring **848** Sq.ft) constructed over the Schedule 'A' property containing 2 Bed rooms, Kitchen, Dinning, Toilet/s, Living room, with one car parking bearing no.**259** in the Apartment known as **"DS-MAX SANKALP MANOR"** together with an undivided share, right, title and interest of land as specified in Schedule 'B' property referred to above, along with water and electricity together with common areas such as passages, lobbies, lifts, staircase and other areas for common use.

Yours Faithfully

Authorised officer

Place: Bangalore
Date: 19.11.2026

Encl:
1. Proposed paper publication of E-auction notice
2. E-auction notice containing terms and conditions

Indian Overseas Bank
Residency Road Branch
133/2, Janardhan Towers, Residency Road
Bengaluru- 560025, Karnataka
Mob: 8925950268, Email ID: iob0268@iob.in

PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 54 of 2002) whereas, the Authorized Officer of **Indian Overseas Bank** has taken possession of the following properties pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on, **AS IS WHERE IS BASIS and AS IS WHAT IS BASIS** for realization of Bank's dues plus interest & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said properties. The sale will be done by the undersigned through e-auction platform provided at the Web Portal **https://baanknet.com**

Name & address of the Borrower:

Sl No	Borrower Address
1	**Mr. Collin Dominic Lavocah** Flat No. 303, 3rd Floor, DS MAX SOLITAIRE, A Block Apartment, Near Kalkere Agara Main Road, Horamavu, Horamavu Agara, Bengaluru, Karnataka – 560043 Also, at – Flat No. 259, 2nd Floor, DS MAX SANKALP MANOR, Sy No. 7, Kalkere Village, K R Puram Hobli, Bangalore, Karnataka – 560016 And, at – No. 33, Bethel Cottage, Kanakagiri Layout, 4th D Cross, 4th Floor, Horamavu Agara, Bengaluru – 560043

Date of NPA: **21.08.2026**

Date of Demand notice: **24.08.2026**

Dues claimed in Demand Notice: **Rs. 47.87,618.19/- (Rupees Fourty-Seven Lakhs Eighty-Seven Thousand Six Hundred Eighteen and Nineteen paise Only)** with further interest & costs.

Date of possession notice: **28.10.2026**

Dues claimed in Possession Notice: **Rs. 48,80,429.99/- (Rupees Fourty-Eight lakhs Eighty Thousand Four Hundred Twenty-Nine and Ninety-Nine paise only)** with further interest & costs less repayments, if any, made after issuance of demand notice.

Outstanding dues as on **19/11/2026 are Rs. Rs.49,06,534.83/- (Rupees Fourty-Nine Lakhs Six Thousand Five Hundred Thirty-Four and Eighty-Three paise Only)** with further interest & costs till the date of repayment in full.

*Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc.): Not known

DESCRIPTION OF THE IMMOVABLE PROPERTY

Nature of Security	Particulars of Securities
Equitable Mortgage followed by Registered memorandum of Residential house/flat (Prime Security)	**SCHEDULE PROPERTY** (Larger property) All that piece and parcel of **BBMP Municipal No 3, Sy No 07 Kalkere Kane Road Bangalore Ward No 26** and erstwhile Sy.No.7. measuring 2 Acres, Kalkere Village, K.R.Puram Hobli, Bangalore East Taluk, converted vide conversion Order bearing No.ALN(KRP):SR.70/13-14 dated 25.11.2013 for residential use by the Deputy Commissioner, Bangalore District Bangalore and bounded on: East by: 35 feet Road and remaining properties of K.P Mahesh and K.P. Shankrappa, West by: Private Property, North by: Remaining Portion of Sy.No.7. South by: Property bearing Sy.No.6. **SCHEDULE 'B' PROPERTY** (Undivided share) An undivided share in the land of the Schedule 'A' Property equivalent to 380 Sq ft with all right, title and interest and ownership of the land in the total land of Schedule 'A' property referred to above.

	SCHEDULE 'C' PROPERTY (Property which is mortgaged with us) Flat bearing **No.259** in **SECOND FLOOR**, super built up area measuring **1308** Sq.ft (carpet area measuring **848** Sq.ft) constructed over the Schedule 'A' property containing 2 Bed rooms, Kitchen, Dinning, Toilet/s, Living room, with one car parking bearing no.**259** in the Apartment known as **"DS-MAX SANKALP MANOR"** together with an undivided share, right, title and interest of land as specified in Schedule 'B' property referred to above, along with water and electricity together with common areas such as passages, lobbies, lifts, staircase and other areas for common use.

The reserve price and the earnest money deposit is:

S. No.	Security Details	Reserve Price	Earnest Money Deposit (EMD)	Bid Increase Amt
1.	Residential House Property as mentioned above	Rs. 1,08,91,000/- + applicable TDS (1% @ present)	Rs.10,89,100/-	Rs.1,00,000/-

Date & Time of E-auction: **23.12.2026, 11.00 AM to 1.00 PM**

Bid increase amount: Rs. 1,00,000/- Auto extension time: 10 minutes

Known Encumbrance if any: Not known to the Bank

Inspection Date & Time: During office hours from **10:00 AM till 05:00 PM**, from **20.11.2026 to 22.12.2026.**

***Bank's dues have priority over the statutory dues**
For terms and conditions please visit:
https://www.iob.in/e-Auctions.aspx
https://www.publishtenders.gov.in
https://baanknet.com/eauction-psb/bidder-registration (web portal of e-auction Service provider)

Date: 19.11.2026
Place: Bangalore

Authorised Officer
Indian Overseas Bank

Indian Overseas Bank
Residency Road Branch
133/2, Janardhan Towers, Residency Road
Bengaluru- 560025, Karnataka
Mob: 8925950268, Email ID: iob0268@iob.in

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the borrower (s) and guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Indian Overseas Bank, Secured Creditor, will be sold on **"As is where is", "As is what is" and "Whatever there is"** on for recovery of **Rs. Rs.49,06,534.83/- (Rupees Fourty-Nine Lakhs Six Thousand Five Hundred Thirty-Four and Eighty-Three paise Only)** as on 19.11.2026 with further interests and costs due to the Indian Overseas Bank, Secured Creditor from the borrower-

Name & address of the Borrowers:

Sl No	Borrower Address
1	**Mr. Collin Dominic Lavocah** Flat No. 303, 3rd Floor, DS MAX SOLITAIRE, A Block Apartment, Near Kalkere Agara Main Road, Horamavu, Horamavu Agara, Bengaluru, Karnataka – 560043 Also, at – Flat No. 259, 2nd Floor, DS MAX SANKALP MANOR, Sy No. 7, Kalkere Village, K R Puram Hobli, Bangalore, Karnataka – 560016 And, at – No. 33, Bethel Cottage, Kanakagiri Layout, 4th D Cross, 4th Floor, Horamavu Agara, Bengaluru – 560043



The reserve price and the earnest money deposit is:

S. No.	Security Details	Reserve Price	Earnest Money Deposit (EMD)	Bid Increase Amt
1.	Residential House Property as mentioned above	Rs. 1,08,91,000/- + applicable TDS (1% @ present)	Rs.10,89,100/-	Rs.1,00,000/-

DESCRIPTION OF THE IMMOVABLE PROPERTY

Nature of Security	Particulars of Securities
Equitable Mortgage followed by Registered memorandum of Residential house/flat (Prime Security)	**SCHEDULE PROPERTY** (Larger property) All that piece and parcel of **BBMP Municipal No 3, Sy No 07 Kalkere Kane Road Bangalore Ward No 26** and erstwhile Sy.No.7. measuring 2 Acres, Kalkere Village, K.R.Puram Hobli, Bangalore East Taluk, converted vide conversion Order bearing No.ALN(KRP):SR.70/13-14 dated 25.11.2013 for residential use by the Deputy Commissioner, Bangalore District Bangalore and bounded on: East by: 35 feet Road and remaining properties of K.P Mahesh and K.P. Shankrappa, West by: Private Property, North by: Remaining Portion of Sy.No.7. South by: Property bearing Sy.No.6. **SCHEDULE 'B' PROPERTY** (Undivided share) An undivided share in the land of the Schedule 'A' Property equivalent to 380 Sq ft with all right, title and interest and ownership of the land in the total land of Schedule 'A' property referred to above. **SCHEDULE 'C' PROPERTY** (Property which is mortgaged with us) Flat bearing **No.259** in **SECOND FLOOR**, super built up area measuring **1308** Sq.ft (carpet area measuring **848** Sq.ft) constructed over the Schedule 'A' property containing 2 Bed rooms, Kitchen, Dinning, Toilet/s, Living room, with one car parking bearing no.**259** in the Apartment known as **"DS-MAX SANKALP MANOR"** together with an undivided share, right, title and interest of land as specified in Schedule 'B' property referred to above, along with water and electricity together with common areas such as passages, lobbies, lifts, staircase and other areas for common use.

Date and time of e-auction: 23.12.2026 between 11:00 A.M. to 01:00 P.M. (time) with auto extension of 10 minutes each till sale is completed at the platform of **https://baanknet.com**

For detailed terms and conditions of the sale, please refer to the bank's website or service providers link **https://baanknet.com**



Authorized Officer

Place: Bangalore
Date: 19.11.2026

This may also be treated as a Notice under Rule 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above mentioned date.

E-auction notice containing terms and conditions

1. The property(ies) will be sold by e-auction through the service provider **https://baanknet.com** under the supervision of the Authorized Officer of the Bank.

2. The intending Bidders /Purchasers are requested to register on portal **https://baanknet.com/eauction-psb/bidder-registration** using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 1 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet account by **23.12.2026 before 09.00 AM**. Intending bidders shall have a valid email address and should register their name / account by login to the website of the aforesaid service provider.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT/RTGS mode (**After generation of Challan from https://baanknet.com/eauction-psb/bidder-registration which will provide account details**) in bidders Global EMD Wallet account. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. Bids without EMD shall be rejected summarily. The Earnest Money Deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.

4. The intending participants of e-auction may download copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-auction related to this e-auction from **https://baanknet.com**

5. The submission of online application for bid with EMD shall start from **20.11.2026.**

6. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

7. Online auction sale will start automatically on and at the time as mentioned above. Auction/bidding will initially be for a period of **10** Minutes with auto extension time of **10 minutes** each till the sale is concluded.

8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase of **Rs 1,00,000/-** for the property as mentioned above to the last higher bid of the bidders. **10 minutes** time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of **10 minutes** to the last highest bid, the e-auction shall be closed.

9. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (less EMD amount) immediately on the same day and not later than the next working day in favour of "Indian Overseas Bank" to the credit of A/C No.02680113035001, Indian Overseas Bank, Residency Road Branch, 133/2, Janardhan Towers, Residency Road, Bengaluru- 560025, Karnataka, Mob: 8925950268, Email ID: iob0268@iob.in; Branch Code: 0268 IFSC Code: IOBA0000268

10. The balance amount of sale price shall be paid within 15 days from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.

11. The sale certificate will be issued in the name of the successful bidder (purchaser) only, after payment of the entire sale price amount and other taxes/charges, if any.

12. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

13. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.

14. The property is being sold on **"As is where is", and "As is what is"** basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.

15. As regards the statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.

16. Sale is subject to confirmation by the secured creditor Bank.

17. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

18. In compliance with Section 194 IA of the Income Tax Act, 1961, the highest bidder has to pay 1% income tax additionally on the highest bid amount for any sale consideration of Rs. 50 Lacs and above.



19. For verification about the title documents and inspection thereof, the intending bidders may contact Indian Overseas Bank, Residency Road Branch, 133/2, Janardhan Towers, Residency Road, Bengaluru- 560025, Karnataka, Mob: 8925950268, Email ID: iob0268@iob.in; Branch Code: 0268 IFSC Code: IOBA0000268, during office hours from **10:00 AM till 05:00 PM, from 20/11/2026 till 22/12/2026.**

20. The intending bidders are advised to read the sale notice, terms and conditions of e-auction, help manual on operational part of e-auction and follow them strictly. In case of any difficulty or assistant is required before or during e-auction process, the bidder may contact authorized representative of e-auction service provider (**https://baanknet.com/eauction-psb/bidder-registration**), details of which are available on the e-Auction portal.

21. Once the e-Auction is closed, the above referred service provider shall inform successful bidder through SMS/e-mail in the mobile number/e-mail registered with the service provider. However, the sale is subject to confirmation by the secured creditor.

22. Platform for e-auction will be provided by service provider M/S PSB Alliance eBKray Portal having office at Unit I, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037 (contact Phone No.8291220220, email id: support.ebkray@psballiance.com, operation time of Help desk: 8:00 am to 8:00 pm). The intending Bidders /Purchasers are required to participate in the e-auction process at e-auction Service Provider's website **https://baanknet.com/eauction-psb/bidder-registration**

Place: Bangalore
Date: 19.11.2026

INDIAN OVERSEAS BANK Residency Road Br., Bangalore-560 025

Authorized Officer

This may also be treated as a Notice under Rule 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above-mentioned date.