Dhanlaxmi Bank Ltd
NSS Taluk Office Building
TB Road, Ottappalam-679101

Regional office: Punkunnam – 680002
Corporate offices: Thrissur - 680002

Date: 26.10.2026

NOTICE OF SALE BY PUBLIC E-AUCTION

Whereas the under-mentioned property taken possession by the Authorized Officer of Dhanlaxmi Bank Ltd., under the provisions of Sec. 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Security Interest (Enforcement) Rules, 2002 will be sold by public auction through Online Electronic Bidding (E-auction) for recovery of the secured debt on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" in all respects and subject to statutory dues, if any:

<table>
<tr><td colspan="2">Details of Borrowers</td></tr>
<tr><td>Mr. Shagar M.A
S/o Alavi
Mullakkal House, Vengaserry P.O,
Palakkad – 679516</td><td>Smt. Shameena Shagar
W/o Mr. Shagar M.A
Mullakkal House, Vengaserry P.O,
Palakkad – 679516</td></tr>
<tr><td>Mr Shaazim Shagar
S/o Mr. Shagar M.A
Mullakkal House, Vengaserry P.O,
Palakkad – 679516</td><td></td></tr>
<tr><td>Details of Secured Creditor</td><td>Dhanlaxmi Bank ltd, Ottappalam Branch</td></tr>
<tr><td>Total Amount due under the loan account/s or amount outstanding as on 30.09.2026</td><td>Rs 21,95,096.20 (Rupees Twenty One Lakh Ninety Five Thousand Ninety Six and paise Twenty only) as on 30.09.2026</td></tr>
<tr><td>Description of immovable secured assets proposed for sale</td><td>EM of 10.87 Ares (26.85 cents) of Res. land with 3250 sq. ft residential building under Old Sy. No. 520/2A, 520/4A, 520/5, Block No 79, R Sy 201/5 at Ambalappara Village, Ottappalam Taluk, Palakkad District as per Partition Deed No 3589/2012, re registered 3870/2012 of SRO Kadambazipuram.

Boundaries as per assignment Deed
<table><tr><td>East</td><td>Properties of Sudheer and Mahesh</td></tr><tr><td>West</td><td>Property of Krishnakumari</td></tr><tr><td>South</td><td>PWD Road</td></tr></table></td></tr>
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	North	Property of Nabeesa and Sudheer
Nature of the property i.e. whether free hold/lease hold	free hold	
Details of known encumbrances, if any	Nil	
E-auction website	**https://bankauctions.in/**	
Date and time of sale	**15.12.2026**, Tuesday **through Online Electronic Bidding (E auction)** from 10.00 am to 4.00 pm (with auto extension clause of bid in last 5 minutes before closing).	
Reserve price	**Rs 59,00,000/- (Rupees Fifty Nine Lakhs only)**	
Earnest Money Deposit (EMD)	**Rs 5,90,000/- (Rupees Five Lakh Ninety Thousand Only)**	
Last date of submission of bids	**14.12.2026, Monday before 04.00 p.m.**	

Terms & conditions for sale

1. The e- auction shall be subject to the conditions prescribed in SARFAESI Act/Rules 2002, to the terms and conditions mentioned hereunder and as also per the general terms and conditions of e-auction.

2. Auction / bidding shall be only through Online Electronic Bidding‘‘ through the website https://bankauctions.in/ Bidders/Tenderers are advised to go through the website for detailed terms and conditions to take part in the E-auction sale proceedings.

3. The intending bidders/Tenderers should register their names at https://bankauctions.in/ and get their User ID and password free of cost. Prospective bidder may also avail online training on E- auction from https://bankauctions.in/Contact person Arun Raj S / **8142000735** / **tnkl@bankauctions.in** **&** **info@bankauctions.in** Land line: 040-23736405 and info@bankauctions.in

4. EMD amount of **Rs 5,90,000/- (Rupees Five Lakh Ninety Thousand Only)**, being 10% of the Reserve Price) (EMD refundable without interest to unsuccessful bidders) is to be deposited by way of Demand Draft in favour of Dhanlaxmi Bank Ltd, Ottappalam Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Ottappalam Branch , A/c 011417700000111, IFSC Code DLXB0000114 (the transaction UTR number to be submitted to the Authorized Officer) on or before 4.00 pm of 14/12/2026 along with Bid.

5. The bids /tenders received that are not duly filled up and or without Earnest Money Deposit or received after date and time specified will summarily be rejected.

6. The EMD amount shall be adjusted in case of the highest/successful bidder; otherwise refund within 7 working days of finalization of sale.

7. After expiry of the last date and time of submission of bids/tenders with EMD, Authorized officer shall examine the bids/tenders received by him and confirm the details of the qualified bidders (who have quoted their bids/tenders on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc) to the service provider M/s.4Closure/ bankauctions.in, so as to enable them to allow the qualified bidders /tenderers to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E – Auction Sale notice.

8. Auction would commence with Reserve Price followed by the highest offer, as mentioned above. The intending bidders/ Tenderers may be given an opportunity, at the discretion of the Authorised Officer of the Bank, to have inter-se bidding among themselves to enhance the offer price in multiples of Rs.10,000/-. The bidders /tenderers who submit the highest bid/tender (not below the Reserve Price) on closure of https://bankauctions.in/Online auction‖ shall be declared as successful bidder/tenderer, subject to approval of the Authorised officer/secured creditor.

9. No person other than the intending qualified bidder themselves, or their duly authorized agent shall be allowed to participate in the E Auction.

10. The intending participants of the e-Auction may download copies of sale notice, terms and conditions of e-auction, help manual on operational part of e-Auction and process compliance form related to this e-auction from the above mentioned website of service provider, i.e., M/s.4Closure/ bankauctions.in.

11. The Authorized Officer reserves the right to accept / reject all or any of the offers/bids/tenders without assigning any reason, vary any of the terms and conditions of
sale or postpone or cancel the opening of bids/tenders without prior notice at his sole discretion.

12. The property shall be sold to the highest bidder/tenderer, subject to acceptance of the bid by the secured creditor.

13. The successful bidder/tenderer shall deposit 25% of the bid/tender amount (inclusive of EMD amount) on the same day of auction or not later than next working day, as the case may be, by way of Pay order/

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Demand Draft in favour of Dhanlaxmi Bank Ltd, Ottappalam Branch, OR through RTGS/NEFT/Fund Transfer to credit of account of Dhanlaxmi Bank Ltd, Ottappalam Branch, A/c 011417700000111, IFSC Code DLXB0000114 and the balance bid /tender amount shall be paid within 15 days from the date of confirmation of the sale or any extended time as specified by the Authorised Officer of the Bank in the same way as aforesaid. In case of default, all amounts deposited till then shall be forfeited, including earnest money deposit (EMD) and the bank shall, at its discretion, be at liberty to sell the property again and the defaulting purchaser shall have no claims, whatsoever, on the property or the amounts.

14. The successful bidder/tenderer shall bear all the legal / incidental expenses including stamp duty, registration fees etc and statutory and other dues, if any.

15.The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between 10 am to 5 pm on working days by contacting the Authorised Officer / the Branch Manager, whose details are give below before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.

16. It is the sole responsibility of the bidder/tenderer to obtain the Digital Signature Certificate and computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature Certificate and connectivity during the course of the bidding online shall be the sole responsibility of the bidder/tenderer and no claim in this regard shall be entertained by the Bank or the e-auction Service Provider.

17. Bidders/tenderers are required to comply with KYC norms and provide self attested KYC documents online as well as offline before 04.00 pm on **14.12.2026**. The genuineness of the KYC documents is the sole responsibility of the bidder/tenderer.

18. The bidders/tenderers may participate in the E-Auction by Quoting/Bidding from their own offices/place of their choice. Internet connectivity shall have to be ensured by each bidder himself. Bank/Service providers shall not be responsible for the internet connectivity, network problems, system crash down, power failure etc.

19. This is also a notice to the borrowers/ guarantors of the said loan about holding of auction sale of the secured assets.

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20. For further details of sale, terms and conditions and for inspection of the property, intending bidders/tenderers may contact, the Authorized Officer, DHANLAXMI BANK LTD. Regional Office, Dhanlaxmi Building, 1st Floor, Poonkunnam, Thrissur 680002, Ph No 9539004365 or the Branch Manager, Dhanlaxmi Bank Ltd, Ottappalam Branch / Mob: 9539003773 on any working day during the office hours.

21.The intending bidders/tenderers may, at their own interest and costs conduct due diligence, inspect the secured asset/s between **10 am to 5 pm** on working days by contacting the Authorised Officer / the Branch Manager, whose details are given above before the date of sale and the Bank shall not entertain any query at any later stage nor be liable for any claims in this regard.

Dhanlaxmi Bank Ltd

Date:26.10.2026
Place: Thrissur

Authorized Officer.