

**“APPENDIX- IV-A**  
[See proviso to rule 8 (6)]  
**Sale notice for sale of movable properties**

E–Auction Sale Notice for Sale of movable 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 movable properties hypothecated to the State Bank of India, Retail Assets Centralised Processing Centre, Palarivattom, Ernakulam, Kerala-682024, the physical possession of which has been taken by the Authorised Officer of State Bank of India, will be sold on “As is where is”, “As is what is”, and “Whatever there is” basis on **15.07.2024**, for recovery of **Rs.7,21,982/- (Rupees Seven lakhs twenty one thousand nine hundred eighty two only)** outstanding as on 31.05.2024 **with future interest, charges and other incidental expenses thereon** due to the State Bank of India from (i) **Mrs. KRISHNA RAJENDRAN, W/o BINOY K S, KRISHNA CHAKKALAMADOM, NEAR GANAPATHY TEMPLE, KUMBALAM, PANANGAD P O, ERNAKULAM, KERALA - 682 506** also having address at **ADVOCATE, 2<sup>ND</sup> FLOOR, VANIYATHU BUILDING, Opp MINI CIVIL STATION, THIRIPUNITHURA, ERNAKULAM, KERALA - 682301**. The Reserve Price fixed is **Rs.5,83,000/- (Rupees Five lakhs eighty three thousand only)** and the earnest money deposit (EMD) is **Rs.58,300/- (Rupees Fifty eight thousand three hundred only)**

**Description of movable Property**

Registration Number	KL-39-T-0689
Make	MARUTI SUZUKI INDIA LTD
Model	MARUTI SWIFT VXI
Chassis Number	MBHCZCB3SNKB04504
Engine Number	K12NP1309519
Vehicle Class	LMV Motor car below 1500 CC
Colour	FIRE RED
Fuel	PETROL
Year of Manufacture	2022

Reserve Price	First Bid Amount	EMD
Rs.5,83,000/-	Rs.5,83,000/-	Rs.58,300 /-

The E-auction sale will be done at e auction site

<https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> from 10.00 A.M to 03.00P.M.

**Encumbrances:** Nil to the knowledge of bank.

For detailed terms and conditions of the sale please refer to the link provided in web portal of State Bank of India, the secured creditor "<https://sbi.co.in>". Details also available at "<https://ibapi.in>".

Date: 31-05-2024  
Place: Ernakulam

**Authorised Officer**  
Mob:9446006647

 Bank.sbi

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+91 484 253 3224  
+91 484 253 3214

[✉ racpc.emakulam@sbi.co.in](mailto:racpc.emakulam@sbi.co.in)

RACPC

(Retail Assets Centralised Processing Centre)  
1<sup>st</sup> Floor, Vankarath Towers, NH Bypass Junction,  
Padivattom P.O., Kochi – 682 024

**THE TERMS AND CONDITIONS OF SALE**

Property will be sold on “AS IS WHERE IS”, “AS IS WHAT IS” and “WHATEVER THERE IS” basis.

1	Name and address of the Borrower	Mrs. Krishna Rajendran, W/o Binoy K S, Krishna Chakkalamadom, Near Ganapathy Temple, Kumbalam, Panangad P O, Ernakulam, Kerala – 682 506		
2	Name and address of the Branch, the Secured Creditor	State Bank of India, Retail Assets Centralised Processing Centre, 1 <sup>st</sup> Floor, Vankarath Towers, Bypass Junction, Palarivattom, Ernakulam – 682 024.		
3.	Description of movable secured assets to be sold			
	SI No.	Details of Security	Registration No	Name of Owner
	1.	<p>Make - <b>MARUTI SUZUKI INDIA LTD</b></p> <p>Model - <b>MARUTI SWIFT VXI</b></p> <p>Chassis Number - <b>MBHCZCB3SNKB04504</b></p> <p>Engine Number - <b>K12NP1309519</b></p> <p>Vehicle Class - <b>LMV Motor car below 1500 CC</b></p> <p>Colour - <b>FIRE RED</b></p> <p>FUEL - <b>PETROL</b></p> <p>YEAR OF MANUFACTURE – <b>2022</b></p>	<b>KL-39-T-0689</b>	Mrs. Krishna Rajendran
4	Details of the encumbrances known to the secured creditor	Nil to the knowledge of Bank		
5	The secured debt for recovery of which the movable property is to be sold	<b>Rs.7,21,982/- (Rupees Seven lakhs twenty one thousand nine hundred eighty two only)</b> outstanding as on <b>31.05.2024</b> sold together with future interest, charges and other incidental expenses thereon.		
6	Deposit of earnest money	EMD: <b>Rs.58,300/- (Rupees fifty eight thousand three hundred only)</b> being the 10% of reserve price to be transferred/deposited by bidders to his/her/their Wallet provided by M/s. MSTC Ltd. on its E-Auction site <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a> by means of NEFT.		
7	Reserve price of the movable assets:	Reserve Price: <b>Rs.5,83,000/- (Rupees five lakhs eighty three thousand only).</b>  <b>** GST applicable.</b>		
	Wallet in which EMD to be remitted	Bidders own wallet registered with M/s. MSTC Ltd. on its E-Auction site <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index">https://www.mstcecommerce.com/auctionhome/ibapi/index</a> .		

		<a href="#">isp</a> by means of NEFT.
	Last Date and Time within which EMD to be remitted:	Interested bidder may deposit Pre-Bid EMD with MSTC before the date of auction mentioned in the notice for sale. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank account and updation of such information in the e-auction website. This may take some time for processing 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	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 15 <sup>th</sup> 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	Date and time of E- auction.	E auction Date: <b>15-07-2024</b> Time: 10.00 A.M to 03.00 P.M
10	The e-auction will be conducted through the Bank's approved service provider	M/s. MSTC Ltd at the web portal, <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a> For detailed terms and conditions of the E-auction sale, E-Auction tender document containing online e-auction bid form, Declaration etc, please refer to the link provided in <a href="https://ibapi.in">https://ibapi.in</a> & <a href="https://bank.sbi">https://bank.sbi</a>
11	The first bid starts at	Rs.5,83,000/-
	Bid increment amount	Rs.10,000/-
	Auto Extension	Unlimited Extension of 10 minutes each
	Bid currency & unit of measurement	Indian rupees
12	Date and time during which inspection of the immovable secured assets to be sold along with title deeds of the property.	From 10.00a.m to 12.00p.m on working days on prior appointment
	Contact person with mobile number.	<b>Name: Smt Indu T</b> <b>Mobile No: 9446003663</b>
13	Other conditions:	(i) 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 M/s MSTC Ltd may be conveyed through e mail). (ii) 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 Authorised Officer of State Bank of India, Retail Assets Centralised Processing Centre, 1 <sup>st</sup> Floor, Vankarath Towers, Bypass Junction,

Palarivattom, Ernakulam by **12.05.2024** at 4.00 p.m. Scanned copies of the original of these documents can also be submitted to e-mail [racpc.ernakulam@sbi.co.in](mailto:racpc.ernakulam@sbi.co.in) of Authorised Officer.

(iii) Names of eligible bidders will be identified by State Bank of India, Retail Assets Centralised Processing Centre (RACPC) to participate in online e-Auction on the portal <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>. M/s MSTC Ltd will provide User ID and Password after due verification of PAN of the Eligible Bidders.

(iv) 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.

(v) 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.

(vi) 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.

(vii) 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.

(viii) 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.

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

(x) 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.

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

(xii) 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.

(xiii) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s MSTC Ltd. The Bidder has to place a request with M/s. MSTC Ltd for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

(xiv) The Authorized Officer is not bound to accept the highest offer and the Authorized 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.

(xv) 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.

(xvi) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.

**(xvii) 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.**

(xviii) The bidders are advised, in their own interest, to satisfy themselves with the title and correctness of other details pertaining to the movable secured assets including the size/area of the movable secured asset 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 Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever.

(xix) 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

	<p>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.</p> <p>(xx) 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.</p>	
14	Details of pending litigation, if any, in respect of property proposed to be sold.	Nil to the knowledge of the Bank

Date : **31.05.2024**  
Place : **Ernakulam**

**AUTHORISED OFFICER**  
**STATE BANK OF INDIA**