

Missing / Loss of Original Title Deeds / Documents of Property
EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED
CIN: U67100MH2007PLC174759
 Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098
 I, the undersigned, Authorized Officer of Edelweiss Asset Reconstruction Company Limited, having its office at Edelweiss House, Off CST Road, Kalina, Mumbai – 400098, hereby inform the General Public that we have lost the original title deed / documents of the property pertaining to the below mentioned property which were duly mortgaged.
Please note that the original Sale Deed dated: 18/01/2006 bearing Document No 425/2006 executed by 1) Cecil Alfred Papaly, by Power Holder, Smt. Pearly alias Pearl Prakash Daughter of late Francis Leonard Papaly, Private Service, aged 62 years, residing at Kuringingal House, K. B. Jacob Road, Cochin-1 Pin- 682001 2) Shirley Kanakkanat by Power Holder, Smt. Pearly alias Pearl Prakash daughter of late Francis Leonard Papaly, Private Service, aged 62 years, residing at Kuringingal House, K B Jacob Road, Cochin-682 001, Amaravathy Desam, Fort Cochin Village, Cochin Taluk, Ernakulam District. 3) Betty Padamadan by Power Holder, Mr. Archie Padamadan Son of late Thomas Padamadan, Business, aged 72 years, residing at 95 Changampuzha Nagar, Kalamassery, Cochin 682033, Thrikkakara Desam, Thrikkakara Village, Kanayannur Taluk, Ernakulam District. 4) Smt. Pearly alias Pearl Prakash, Daughter of late Francis Leonard Papaly, Private Service, aged 62 years, residing at Kuringingal House, K. B. Jacob Road, Cochin-1, Pin-682001. In favour of Mr. SIMON VARGHESE, S/o C.V VARGHESE Resident of Flat no. 305, Sui Summit, ERG Road, High Court Junction, Ernakulam, Cochin-682018.
DESCRIPTION OF PROPERTY:
 All That piece and parcel of property with Three Bed Room Apartment Number 305, bearing Door Number CC-414328, reserved car parking area and right to enjoy all common amenities and facilities provided in the apartment complex SUI SUMMIT together with 5.289% undivided shares in a total extent of 13.8 Ares of land comprised in Survey No. 322/3,322/4,322/5,322/6 in Elankulam Village, Kanayannur Taluk Ernakulam District as per the Sale Deed No. 425/2006 of Ernakulam Sub Registry Office.
 Which was mortgaged with ICICI Home Finance Company as collateral security and subsequently assigned to Edelweiss Asset Reconstruction Company Limited, has been lost. It is believed that the said document was lost during transit between Palairavtom and Cochin International Airport on 22/01/2026. Despite diligent and thorough internal search and verification, the document could not be traced and is presumed to be irretrievably lost due to unfortunate circumstances. Accordingly, the Company intends to apply for and obtain a certified copy of the said Sale Deed from the Sub Registrar Office, Ernakulam, in place of the original. If any person has any objection in this regard or has any claim concerning the said document, they are requested to communicate the same in writing to M/s Edelweiss Asset Reconstruction Company Limited at the below address within 15 days from the date of publication of this notice. If anyone finds the below mentioned documents.
Telephone/E-mail or at following official address:
Edelweiss Asset Reconstruction Company Limited,
Retail Central Office, 1st Floor, Edelweiss House, Off. CST Road,
Kalina, Mumbai-400098 Or you may also contact Toll free no - 1800 266 6540
E-mail: CustomerCare@edelweissarc.in
Place: ERNAKULAM Sd/- Authorized Officer
Date: 01.04.2026 Edelweiss Asset Reconstruction Company Limited

YES BANK | Yes Bank Limited
 Branch Address - YES Bank Limited, First Floor, Puthuran Plaza, Northern Side, KPCC Junction, MG Road Kochi, Kerala 682011.
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 physical possession of which has been taken by the Authorised Officer of Yes Bank Ltd. i.e. **Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29th Apr 2026 for recovery of Rs. 2,896,189.98 (Rupees Twenty-eight Lakh Ninety-six Thousand One Hundred Eighty-nine and Ninety-eight Paise Only) due as on 31.03.2026 subject to further interest and charges at contracted rate, due to the Secured Creditor from Mr. SURESH KUMAR Mand Mrs. SANTHAMMA C in loan account No.AFH034901284565.**
The reserve price is Rs.2,255,000.00 and the earnest deposit (EMD) is Rs.225,500.00.
Description of property: All that piece and parcels of immovable property admeasuring a total extent of 03.30 in Re Sy No. 268/27-1 (Old Sy. No. 299/5-A), in Block No. 16 of Mellia Village, Kottarakkara Taluk, Kollam District. More specifically defined as per Document number 1886/2022 of Kottarakkara Additional Sub Registry in the Registration District of Kollam, together with a building bearing Door No. 15/372 of Mellia Grampanchayath. Boundaries: East: Property of Rajappan, West: Panchayath Road, North: Property of Vimalakshmi, South: Property of Kuriakose.
Date and inspection of property: 20-Apr-2026; 11:00 AM to 1.00 PM
Last date for submission of bid: 27-Apr-2026 till 3 PM.
Date & time of e-auction: 29-Apr-2026; 11:00 AM to 1:00 PM with extensions of 5 minutes.
 For detailed terms and conditions of the sale, please refer to the link provided in <https://www.yesbank.in/about-us/media/auction-property-secured-creditor's-website> i.e. www.yesbank.in
 In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or Inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of YES BANK LTD., Mr. Mathanprasanth S on 9677858233 or mathanprasanth.s@yes.bank.in and Officials of M/s E-Procurement Technologies Limited, Ahmedabad, Contact Person - Ram Sharma Contact No - 8000023297 Bidder Support Numbers: 9265562818/9265562821/079-6813 6842/6869. Email: support@auctiontigger.net, ramprasad@auctiontigger.net, Website For SARFAESI - <https://sarfaesi.auctiontigger.net>
 As contemplated U/s.13(8) of the Act, in case our dues together with all costs, charges and expenses incurred by us are tendered at any time before the date of publication of the notice for public auction/ Sale then the secured asset shall not be sold or transferred by us, and no further step shall be taken by us for transfer or sale of that secured asset.
SALE NOTICE TO BORROWER/GUARANTORS
 The above shall be treated as Notice U/r. 9(1) read with 8(6) of Security Interest (Enforcement) Rules, 2002, to the Obligants to pay the same within 15 days from the date of publication. The sale notice and detailed terms and conditions of the auction is published in Business Standard and Mangalam on 02.04.2026 and also published in <https://sarfaesi.auctiontigger.net> (online Auction website) for participating in online auction and please refer to the link <https://www.yesbank.in/about-us/media/auction-property> provided in website of YES Bank Ltd. i.e. www.yesbank.in.
 No further notice shall be henceforth given to you.
Date: 02-04-2026, Place: Kochi Sd/- Authorized Officer, (AJEESH S) For YES Bank Ltd.

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY, OUTSIDE INDIA. INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE MAIN BOARD OF THE BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") IN COMPLIANCE WITH CHAPTER II OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED, ("SEBI ICDR REGULATIONS").



ADROIT INDUSTRIES (INDIA) LIMITED
 Our Company was originally formed as a partnership firm under the Indian Partnership Act, 1932 under the name 'M/s Adroit Industries India' pursuant to a deed of partnership dated March 09, 1966, and was re-constituted, pursuant to a deed of partnership dated June 02, 1994. 'M/s Adroit Industries India' was thereafter converted from a partnership firm to a public limited company, under Part IX of the erstwhile Companies Act, 1956, as 'Adroit Industries (India) Limited', and a Certificate of Incorporation dated January 19, 1995 was issued by the Deputy Registrar of Companies, Maharashtra, Mumbai. For further details, see "**History and Certain Corporate Matters – Brief History of our Company**" on page 320 of the draft red herring prospectus dated March 30, 2026 (the "DRHP" or the "Draft Red Herring Prospectus").
Corporate Identity Number: U74999MH1995PLC084474

Registered Office: Gala No.02, Building No. A-2, Gr. Floor, Print World Industrial Complex, Survey No. 15/1, Mankoli Road, Vehele, Shastrinagar, Bhiwandi, Thane – 421 302, Maharashtra, India. **Corporate Office:** Plot No. 99, Smart Industrial Park, Near Natip, Dhar, Pithampur – 454 775, Madhya Pradesh, India. **Contact Person:** Mradul Jain, Company Secretary and Compliance Officer; **Telephone:** +91 91711 14099; **E-mail:** cs@adroitindustries.com; **Website:** www.adroitindustries.com

OUR PROMOTERS: SAURABH SANGLA, MUKESH SANGLA, MONIKA SANGLA, SHUBHANGI TRUST, SHREYA TRUST AND SWAN IRRIGATION LLP

INITIAL PUBLIC OFFERING OF UP TO 11,247,000 OF ₹10 EACH ("EQUITY SHARES") OF ADROIT INDUSTRIES (INDIA) LIMITED ("OUR COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹1 PER EQUITY SHARE (INCLUDING A SECURITIES PREMIUM OF ₹1 PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹11 MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO 9,897,000 EQUITY SHARES AGGREGATING UP TO ₹9.897 MILLION BY OUR COMPANY (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 1,350,000 EQUITY SHARES AGGREGATING UP TO ₹1.35 MILLION BY MUKESH SANGLA HUF ("PROMOTER GROUP SELLING SHAREHOLDER") ("OFFER FOR SALE"), AND TOGETHER WITH THE FRESH ISSUE, THE "OFFER").

THE PRICE BAND AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BRLM AND WILL BE ADVERTISED IN ALL EDITIONS OF THE ENGLISH NATIONAL DAILY NEWSPAPER, [e], ALL EDITIONS OF THE HINDI NATIONAL DAILY NEWSPAPER, [e] AND ALL EDITIONS OF THE MARATHI REGIONAL DAILY NEWSPAPER [e] (MARATHI BEING THE REGIONAL LANGUAGE OF MAHARASHTRA, WHERE OUR REGISTERED OFFICE IS LOCATED), EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE AND SUCH ADVERTISEMENT SHALL BE MADE AVAILABLE TO THE BSE LIMITED (THE "BSE") AND THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED (THE "NSE"), AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES.

THE FACE VALUE OF THE EQUITY SHARES IS ₹10/- EACH AND THE OFFER PRICE OF ₹10/- EACH IS [e] TIMES OF THE FACE VALUE OF THE EQUITY SHARES

In case of any revision in the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days after such revision of the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar unforeseen circumstances, our Company may, in consultation with the BRLM, for reasons to be recorded in writing, extend the Bid/Offer Period for a minimum of one Working Day, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the BRLM and at the terminals of the Syndicate Members and by intimation to the other Designated Intermediaries and the Sponsor Banks, as applicable.

The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (the "SEBI ICDR Regulations") and in compliance with Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs"), and such portion, the "QIB Portion", provided that our Company may, in consultation with the BRLM, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis, in accordance with the SEBI ICDR Regulations (the "Anchor Investor Portion"), of which 40% shall be available for allocation as follows: (i) 33.33% for domestic Mutual Funds; and (ii) 6.67% for Life Insurance Companies and Pension Funds, subject to valid Bids being received from domestic Mutual Funds, Life Insurance Companies and Pension Funds at or above the Anchor Investor Offer Price. In case the aggregate demand from Life Insurance Companies and Pension Funds is less than 6.67%, the remaining Equity Shares will be added to the portion allocated to domestic Mutual Funds, in accordance with the SEBI ICDR Regulations. In the event of under-subscription or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the remaining QIB Portion ("Net QIB Portion"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from the Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation will be added to the remaining QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price, out of which (a) one-third of such portion shall be reserved for Bidders with application size of more than ₹20 million and up to ₹1.00 million; and (b) two-thirds of such portion shall be reserved for Bidders with application size of more than ₹1.00 million provided that the unsubscribed portion in either of such sub-categories may be allocated to Bidders in the other sub-category of Non-Institutional Bidders; and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. All Bidders (except Anchor Investors) are mandatorily required to utilize the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA accounts and UPI ID in case of UPI Bidders using the UPI Mechanism, as applicable, pursuant to which their corresponding Bid Amount will be blocked by the Self Certified Syndicate Banks ("SCSBs") or by the Sponsor Banks under the UPI Mechanism, as the case may be, to the extent of the respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For further details, see "**Offer Procedure**" beginning on page 477 of the DRHP.

This public announcement is being made in compliance with the provisions of Regulation 26(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public issue of its Equity Shares pursuant to the Offer and has filed the DRHP dated March 30, 2026 and filed with SEBI and Stock Exchanges on March 31, 2026. Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments, if any, for a period of at least 21 days, from the date of filing, by hosting it on the website of the Company at www.adroitindustries.com, SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com, respectively and the websites of the BRLM, i.e., Choice Capital Advisors Private Limited at www.choiceindia.com/merchant-investment-banking. Our Company hereby invites the public to provide comments on the DRHP filed with SEBI with respect to disclosures made therein. The public are requested to send a copy of the comments sent to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLM and the Registrar to the Offer at their respective addresses mentioned below. All comments must be received by our Company and/or the BRLM and/or the Company Secretary and Compliance Officer of our Company on or before 5:00 p.m. on the 21st day from the aforesaid date of filing the DRHP with SEBI.

Investments in equity and equity related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares offered in the Offer have not been recommended or approved by SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to the section titled "**Risk Factors**" beginning on page 29 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be made after the Red Herring Prospectus ("RHP") has been filed with the RoC as there may be material changes in the RHP from the DRHP.

The Equity Shares, when offered, through the RHP, are proposed to be listed on the Main Boards of BSE and NSE.
 The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them of the Company see "**Capital Structure**" beginning on page 112 of the DRHP. For details of the main objects of our Company as contained in the Memorandum of Association, please see the section "**History and Certain Corporate Matters**" on page 320 of the DRHP.

BOOK RUNNING LEAD MANAGER TO THE OFFER	REGISTRAR TO THE OFFER
 Choice The Joy of Earning Choice Capital Advisors Private Limited Sunil Patodia Tower, Plot No. 156-158, J.B. Nagar, Andheri (East) Mumbai – 400 099, Maharashtra, India Telephone: +91 22 6707 9999 / 7919 Email: aii ipo@choiceindia.com Investor Grievance Email: investorgrievances_advisors@choiceindia.com Website: www.choiceindia.com/merchant-investment-banking Contact Person: Nimisha Joshi / Aditya Chanani SEBI Registration No: INM000011872	 Bigshare Services Private Limited Office No. S6-2, 6th Floor, Anninca Business Park, Next to Ahura Centre Mahakali Caves Road, Andheri East Mumbai – 400 093, Maharashtra, India Telephone: +91 22 6263 8200 E-mail: ipo@bigshareonline.com Investor Grievance Email: investor@bigshareonline.com Website: www.bigshareonline.com Contact Person: Babu Raphael C SEBI Registration No.: INR000001385

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.

For ADROIT INDUSTRIES (INDIA) LIMITED
 On Behalf of the Board of Directors
 Sd/-
 Mradul Jain
 Company Secretary and Compliance Officer

ADROIT INDUSTRIES (INDIA) LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public issue of its Equity Shares and has filed the DRHP dated March 30, 2026 and filed with SEBI and Stock Exchanges on March 31, 2026 with SEBI. The DRHP is available on the websites of SEBI at www.sebi.gov.in, website of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com, the website of the BRLM, i.e., Choice Capital Advisors Private Limited at www.choiceindia.com/merchant-investment-banking, and the website of the company www.adroitindustries.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "**Risk Factors**" on page 29 of the DRHP and the details set out in the RHP, when filed. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision.

This announcement has been prepared for publication in India and may not be released in the United States. This announcement does not constitute an invitation or issue of securities for sale in any jurisdiction, including the United States. The Equity Shares have not been and will not be registered under the U.S. Securities Act or any other applicable law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Equity Shares are only being offered and sold outside the United States in offshore transactions in compliance with Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those issues and sales occur. The Equity Shares have not been registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction.

Kotak Mahindra Bank Limited
 Corporate Identity No. L65110MH1985PLC038137
 Registered Office : 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051.
 Branch Office : No. 5th floor, Samson Towers, 402L, Pantheon Road, Egmore, Chennai – 600 008.
E - AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTY
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 Mortgagee (s), that the below described Immovable Property 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 15-01-2025, will be sold through E-Auction on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on 27-04-2026, for recovery of Rs. 39,88,752/- as on 25-02-2026 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 / Mortgagee/s / Guarantor/s namely **Tommy Joseph** since deceased represented by his Lrs 1 (a) **Mrs Vini Rachel Thomas W/o. Late Tommy Joseph**, Aged about 50 Years & 1(b) **Mr David Joseph Tommy, S/o. Late Tommy Joseph**, Aged about 24 Years, 1 (c) **Mr Daniel Tommy, S/o. Late Tommy Joseph**, Aged about 22 Years & 2. **Mrs Vini Rachel Thomas** in respect of loans granted to **Mr. Tommy Joseph**. The details / description of Immovable Property put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Sr. No.	Name of the Mortgagor/s	Details of Immovable Property put for E - Auction	Last date for Submission of online bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
1.	Mr. Tommy Joseph & Mrs Vini Rachel Thomas	District : Thiruvananthapuram, Sub District : Kazhakoottam Taluk, Thiruvananthapuram, Village : Kazhakoottam, Desom / Muri : Thekkumbhagam, Local Authority : Thiruvananthapuram Corporation, Old Sy.No.: K 2395/1, K 2395/2, K2395/4, Re Sy.No.: 503/2-8, Total Extent in Ares : 01.75 Ares. Description : - All that piece and parcel of Immovable properties admeasuring 01.75 Ares of land in Re Sy.No. 503/2-8 (Old Sy.No. K 2395/1, K 2395/2, K2395/4) Block No. 11 in Kazhakoottam Village, Thiruvananthapuram Taluk & District and Boundaries (As per Sketch) East : Private Pathway, South : Property of Sabitha & Pathway, West : Property of Afim M Saleem, North : Property of Mohandas.	27.04.2026 till 12.00 P.M.	27.04.2026 Between 3.00 P.M. to 4.00 P.M.	INR ₹ 41,26,052/-	INR ₹ 4,12,605/-

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said property on 10-04-2026 between 01:00 pm to 02:00 pm through his authorized representative / agent.

Important Terms and Conditions : (1) The E - Auction shall be conducted only through "Online Electronic Bidding" through website <https://www.bankeauctions.com/> on 27.04.2026 from 03.00 P.M. to 04.00 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. Mannur Balaji Govindarajan - Mobile +91-7977701080, email id - tc@ciindia.com. (3) The intending bidders may visit the Bank's official Website : <https://www.kotak.com/en/bank-auctions.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.bankeauctions.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/s are required to generate the login ID and password from the portal <https://www.bankeauctions.com/> before uploading the bid and other documents. (6) The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal <https://www.bankeauctions.com/> on or before 27.04.2026. upto 12.00 p.m. and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to ashok.motwani@kotak.com & / or Chandrashekar.patil@kotak.com (7) 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 numbers. (8) Earnest Money Deposit (EMD) shall be deposited by way of Demand Draft in favour of **Kotak Mahindra Bank Ltd.** on or before 27.04.2026 upto 12.00 p.m. In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cutoff 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. (9) The bid price to be submitted shall be 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 10,000.00 (Rupees Ten Thousand Only). (10) In case any bid is placed within last 5 minutes of the closing time 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 30 (thirty) 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 thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims. (15) The sale certificate shall be issued 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. (16) The EMD amount, to the unsuccessful bidder/s, 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 the e-auction sale conducted and subsequently, if the auction proceedings gets stayed and/or set aside by any Court/Tribunal, at any stage even after issuance of the sale certificate or handing over the possession, then the Bank, at the request of bidder/auction purchaser shall initiate refund of the EMD/amount so deposited by him/her. The Bank at its sole discretion will process refund the money so deposited, without any interest, damages, claims etc of whatsoever nature and no such communication shall be entertained at later stage. he particulars of Secured Assets specified in the Schedule hereinabove 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. (20) Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues 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. (21) All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. (22) All outgoing 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. (23) All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the property under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. (24) As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is Rs. 50,00,000.00 (Rupees Fifty Lakhs only) and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Property in the name of Mr. Tommy Joseph, to be borne by him from the sale price of the respective property and deposit the same with Income Tax Department, Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS. (25) Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS" on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Property and shall satisfy themselves regarding the nature and description of the property, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Property. (26) If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the Borrower/s / Guarantor/s / Mortgagee/s, at any time on or before the date fixed for sale, the auction / sale of asset may be cancelled. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to Postpone / Cancel / Adjourn / Discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. (27) The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions. (28) The bidders should ensure proper internet connectivity; power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings. (29) **Kotak Mahindra Bank Limited** or its employees will not be liable for any claims from any person in respect of the property put for sale. (30) The present notice is also uploaded on the Bank's official Website i.e. www.kotak.com and interested parties can visit the same also. (31) Intending Purchaser(s) is/are to make their own independent inquiries regarding the encumbrances on the property including but not limited to statutory liabilities, over-due maintenance, common charges, over-due electricity bills, Municipal Tax, Water Tax, other charges (if any). That the said immovable property will be sold with all encumbrances related to the pending Tax and Bills as mentioned in the preceding line and other Tax and Bill thereon. For inspection of the property or for any further details kindly contact Mr. Karun B on +91-9686812683 &/or Mr. Chandrashekar D Patil (Authorized Officer) on +91-9980993715

In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Date : 02-04-2026 | Place : Bangalore For Kotak Mahindra Bank Ltd, Sd/- Authorized Officer