

SVC Co-operative Bank Ltd

Legal & Recovery Department:

Svc Tower, Jawaharlal Nehru Road, Vakola, Santacruz (East), Mumbai-400055.

Tel No: 66999928/66999970/66999975/66999777/66999986

Regional Office

No.1, Central Bank Road, Chamrajpet, Bangalore 560 018,

Tel No: 080 71231027 - 32

&

Branch Office

G7, Ground Floor, Crystal Arc Building, Balmatta Road, Mangalore-575001,

Tel No: 0824-2441263

IMMOVABLE PROPERTY described herein below in schedule 'C' for sale (e-auction) on "as is where is", "as is what is", "whatever there is basis" and "without recourse" basis (property taken over under securitisation and reconstruction of financial assets & enforcement of security interest act, 2002)

NAME OF THE BORROWER/ GUARANTOR S/MORTGAGORS	1. Mr. Manjunath. V.M, S/o Mutta Poojary. 2) Mrs. Asha, W/o Mr. Manjunath. V.M, Both are residing at: Flat No. 102, Poonam Shanti Niketan, Bloor, Marigudi Road, Mangalore-575003.
O/s. BALANCE	Rs.59,89,323.81 (Rupees Fifty Nine Lakhs Eighty Nine Thousand Three Hundred Twenty Three and Paise Eighty One Only) as on 31-07-2025 together with future interest from 01-08-2025 at contractual rate plus legal costs/charges due to SVC Co-operative Bank Ltd., the Secured Creditor.

LOCATION AND DETAILS OF THE IMMOVABLE PROPERTY

SCHEDULE - A:

Converted, Non-agricultural Immovable Property bearing Sy. No. 182/7A, PID No. 2-2-25-32N, measuring East to West 26.50 metres; and North to South 76.65 metres=2144.91 square metres, = to an extent of 0.53 acres situated at KABAKA VILLAGE, Puttur Taluk, Dakshina Kannada District, within the limits of Puttur City Municipality and bounded as East: Sy. No. 182/7B, West: Remaining portion of Sy. No. 182/7A and Sy. No. 254, North: Sy. No. 182/5 & South: Remaining portion of Sy. No. 182/7A and ROAD, with all mamool easementary rights and appurtenances thereto including the Common Approach Road.

SCHEDULE- B:

Item No.	Sy. No.	Kissam	Extent	PID No.
1.	182/8	Converted, North: Portion in same sy no, South: Road, East: Sy No. 182/7A & West: Portion in same Sy.No	0.4.50 Acres 182.11 Sq.Mtr	2-2-25-34B
2.	254/3	Converted, North: Portion in same sy no South: Sy No. 182/8, East: Sy No. 182/7A West: Portion in same sy no.	0.02 Acres 80.94 Sq.Mtr	2-2-25-34F
3.	254/3	Converted, North: Portion in same sy no South: Portion in same sy no, East: Sy No. 182/7A & West: Portion in same sy no.	0.7.25 Acres 293.40 Sq.Mtr	2-2-25-34G

Together with all easements, building and all appurtenant rights thereto:

SCHEDULE- C:

Residential Apartment bearing No. 201 with P.I.D. No. 2-2-25-32N/A-2-1 issued by Puttur City Municipal Council measuring 152.99 Sq. Mtrs (1646.27 Sq.ft) in super-built up area with RCC/Mosaic flooring on the Second Floor of the Multi-storied Residential Building known as 'KEERTHANA PEARL' together with 3.25% undivided right and interest in the 'A' Schedule property over which the building is constructed and with undivided interest in common areas and facilities of the building and all other common and easementary rights appurtenant thereof along with car parking slot No. 201.

Boundaries: East: House and Site, West: House belongs to Sunil, North: Flat No. 202 & 209 & South: Road.

Description of C Schedule as per Form 3 issued by City: Municipal Council Puttur:

- PID No.2-2-25-32N/A-2-1, (2) Extent: 152.99 Sq. Mtr (Super built up area) & (3) Extent of Site: 3.25% undivided right in A schedule site Measuring 2144.91 Sq.mtr.

Boundaries: North: Flat No.202 and 209, East: House and Site & West: Sunil's House and South: Road.

RESERVE PRICE (Rs.)	EARNEST MONEY DEPOSIT (10% of Reserve Price) (Rs.)	DATE & TIME OF INSPECTION	DATE & TIME of E -AUCTION
Rs.45,00,000/- (Rupees Forty Five Lakhs Only)	Rs.4,50,000/- (Rupees Four Lakhs Fifty Thousand Only) <u>A/c details for RTGS/NEFT:</u> Bank's Name: SVC Co-operative Bank Ltd., Branch Name: Mangalore Account Name: SVC Co-operative Bank Ltd., Account No: 2007009480220013 IFSC Code: SVCB0000070 Account Type: Current accounts.	14-08-2025 From: 11.00 A.M To 4.00 P.M NOTE:- Interested Buyers should come personally with KYC or depute an authorised person with authority letter and KYC.	25-08-2025 11.00 A.M. to 1.00 P.M.

Encumbrance Known to the secured creditor-Nil.

TERMS & CONDITIONS:

- Sale is strictly subject to the terms & conditions incorporated in this notice. Further details of the property can be obtained from the Regional office, Bangalore.
- Intending bidders should submit **their bid form along with KYC documents (PAN Card and Aadhaar/Voters ID/Driving Licence), EMD amount and Rs.1,000/- (Non-refundable Tender fee)** to Branch/Regional Office, by way of Demand Draft/Pay Order drawn on a Scheduled Bank, favouring "SVC Co-operative Bank Limited", payable at **Mangalore and also through RTGS/NEFT before 03.00 P.M. on 21-08-2025.**
- The interested bidders who require assistance in creating Login ID & Password, Training/ Demonstration on Online Inter-se Bidding etc., may **contact M/s. E-Procurement Technologies Limited, Regd. B-704-705/-, Wall Street -2, Opp. Orient Club, Nr Gujarat College, Ahmedabad - 380006, Gujarat and Help Line No. +91- 6351896834, +91 079 61200559/531/584/569/598, ramprasad@auctiontiger.net** and for any property related query may contact Authorised Officer **of the Bank at regional office, Bangalore at the above mentioned address and Phone number on any working day.**
- Only buyers holding valid User ID/Password after going through the Registering Process (One time) and generating User ID & Password on their own and confirmed payment of EMD through Demand Draft/RTGS/NEFT in favour of "SVC Co-operative Bank Limited" shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorized Officer.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' **(Rs.10,000/-)** or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (above the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, less the EMD already paid, **within next working day** after the acceptance of bid by the Authorized Officer and the balance 75% of the sale price **(less the applicable TDS)** by way of Demand Draft/RTGS/NEFT on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.
- The prospective qualified bidders may avail online training on e-Auction from **M/s. E-Procurement Technologies Limited** prior to the date of e-Auction. Neither the Authorised Officer/Bank nor **M/s. E-Procurement Technologies Limited** shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
- The purchaser shall bear the applicable stamp duties/ additional stamp duty/ registration charges, fee etc., and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- Prospective bidders are advised to make their own enquires & satisfy themselves with regard to documents of title held with the bank, measurement of the property and any dues/taxes payable in respect of the scheduled properties.

10. The arrears of tax/maintenance/ electricity/ water /any other dues payable if any in respect of the schedule properties will have to be borne by the successful bidder.
11. The Bank reserves it's right to accept or reject any or all offers and or cancel the sale at any stage without assigning any reason(s) and in case all the offers are rejected, either to hold negotiations with any of the tenderers/bidders or to sell the properties through private negotiations with any of the tenderers/bidders or other party / parties.
12. The bidders are advised to go through the detailed Terms & Conditions of e-Auction Process available on the Web Portal of **M/s. E-Procurement Technologies Limited** <https://sarfaesi.auctiontiger.net> before submitting their bids and taking part in the e-Auction.
13. As per Section 194 of Income Tax Act (as amended time to time), if sale price of the property sold is above 50 Lakhs then buyer will have to pay appropriate TDS to the Government treasury and the TDS certificate has to be deposited in the Bank.
14. 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
15. **Special Instructions:** Bidding in the last moment should be avoided. Neither the Bank nor Service provider will be responsible for any technical lapse/ power or internet failure etc. in order to avoid such contingent situations bidders are requested to ensure that they are technically well equipped and has all alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the Online Inter-se Bidding, successfully.
16. The Sale shall be subject to any orders of any Courts/Tribunals.
17. **The Borrowers/Guarantors/Mortgagors are hereby put to notice in terms of rule 6(2) and rule 8(6) of Security Interest (Enforcement) Rules, 2002 that the Secured/aforementioned Assets would be sold in accordance with this notice.**
18. The Borrower's/Guarantor's/Mortgagor's attention is invited to provisions of Sub-section (8) of Section 13 of the Act in respect of time available to redeem the secured assets.

Place: Bengaluru
Date: 06/08/2025

SD/-
Authorized Officer