

17.01.2026

To

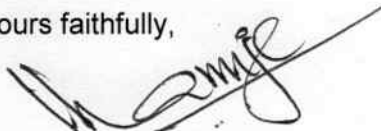
Mr. AMBISH AS	Mr. Ambish AS	Mrs. AARYA MJ
No.2 Flat No 18	30/2 House No 860	TC 19/908 MAYOORI
Sree Venkiteshwara Nilayam	Timber Depot Road	KRA-277C
6 th Cross Neleda Nagar	Asari pallam	POOJAPPURA
Bangalore - 560100	Nagercoil-629001	TVPM - 695012

Notice under Rule 6(2) of the SECURITY INTEREST (ENFORCEMENT) Rules
Car loan account No 38454510548

Please take note that the secured assets hypothecated to the Bank fully described in the schedule hereunder shall be sold by public E-auction to be held on 19.02.2026 through website <https://baanknet.com> at 11 AM. For further details, please refer to the notice to be published in the newspaper and at websites:

1. <https://baanknet.com>

Yours faithfully,



(Authorised officer)

SCHEDULE

DESCRIPTION OF THE HYPOTHECATED ASSETS

Particulars	Details
Registration Number	KL-01 – CL-2310
Vehicle Model & Make	Tata Nexon XZA + 1.5 RTQ BS IV

The Reserve Price has been fixed for the aforesaid secured asset as mentioned hereunder:

Rs.4,50,000/- Plus GST applicable (Rupees Four lakh fifty thousand plus GST only)

Date of E auction – 19.02.2025

Time of E auction – 11 AM to 1 PM

Place : Thiruvananthapuram

Date : 17.01.2026



Authorised Officer,
State Bank of India
HLC-1 Thiruvananthapuram

 **Bank.sbi**

+91 471 277 1501
+91 471 277 1514
+91 471 277 1518
sbi.04494@sbi.co.in



SBI Home Loan Centre-1
Vasudev's Timber Land , Vanchiyoor-Pattoor Road
Vanchiyoor (PO)
Thiruvananthapuram- 695035

State Bank of India

HLC-1, VANCHIYOOR-PATTOOR ROAD, VANCHIYOOR P OTRIVANDRUM-695035

APPENDIX- IV-A

[See provision 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 immovable property hypothecated/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank of India, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 19.02.2026 for recovery of Rs. 12,18,731/- as on 17.01.2026 with future interest, costs and expenses due to the State Bank of India, Secured Creditor from Mr. Ambish AS and Mrs. Aarya MJ . The reserve price will be Rs 4,50,000/- plus GST applicable (Rupees four lakh fifty thousand plus GST applicable) and the earnest money deposit will be Rs. 45,000/-.

(Give short description of the movable property with known encumbrances, if any)

Reg No - KL-01 – CL-2310

Make – Tata Nexon XZA + 1.5 RTQ BS IV

Model – Feb 2019

Colour – VRMTRD_SOSLV_RED.

For detailed terms and conditions of the sale, please refer to the link provided in website <https://baanknet.com>

Date: 17.01.2026

Place: Thiruvananthapuram


Authorised Officer

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SBI Home Loan Centre-1

Vasudev's Timber Land , Vanchiyoor-Pattoor Road

Vanchiyoor (PO

Thiruvananthapuram- 695035



HLC-1
(Home Loan Centre-1)
Vanchiyoor-Pattoor Road, Vanchiyoor P O, Thiruvananthapuram-
695035

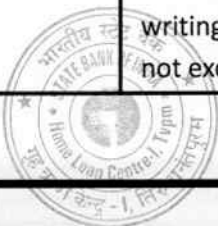
Tel: 0471-2771501, 2771514, 2771518

e – mail: sbi.04494@sbi.co.in

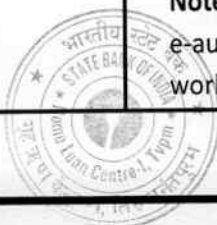
The Terms and Conditions of Sale

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	Mr. Ambish AS and Mrs. Aarya MJ Flat No 18, Sree Venkiteshwaa Nilayam, 6 th Cross, Neleda Nagar, Bangalore-560100 & TC-19/908 Mayoore, KRA-277C, Poojappura, Thiruvananthapuram-695012
2	Name and address of the Branch, the Secured Creditor	State Bank of India, HLC-1 Vanchiyoor-Pattoor Road, Vanchiyoor P O, Thiruvananthapuram- 695035
3	Description movable secured assets to be sold.	Reg No. KL-01 – CL-2310 Tata Nexon XZA + 1.5 RTQ BS IV Chassis No. MAT627165 KLB 07514 Engine No 1.5 CRAIL 01BPYW 05512 Petrol, Colour – VRMTRD-SOSLV- RED
4	Details of the encumbrances known to the secured creditor	Nil to the knowledge of the Bank.
5	The secured debt for recovery of which the property is to be sold	Rs. 12,18,731/- as on 17.01.2026 + interest thereon w.e.f 18.01.2026 + expenses & costs.
6	Deposit of earnest money	EMD: Rs 45,000/- (10% OF RESERVE PRICE) -to be deposited through Net Banking ,NEFT or RTGS to credit of E-WALLET
7	Reserve price of the movable assets: Bank account in which balance Reserve Price to be remitted.	Rs.4,50,000/-(RESERVE PRICE FIXED)/- (Rupees Four lakh fifty thousand only) In case of successful bid, the remaining part of successful bid amount should be paid through RTGS / NEFT / Net Banking / Fund Transfer to the E- Wallet.
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 th 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 auction



9	Date and time of E- auction.	Date: Time: 19.02.2026 11.00 a.m to 1.00 p.m.
10	<p>The e-auction will be conducted through the Bank's approved service provider.</p> <p>E-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the service provider as mentioned above.</p>	<p>The auction will be conducted online only, through the web portal https://baanknet.com. For detailed terms and conditions of the E-auction sale, steps to be followed by the bidder for registering with e-auction portal and for E-Auction tender document containing online e-auction bid form, Declaration etc, please refer to the link provided in https://baanknet.com</p>
11	<p>i. The first bid starts at</p> <p>ii. Bid Increment Amount</p> <p>iii. Auto Extension</p> <p>iv. Bid Currency & Unit of Measurement</p>	<p>i. Rs. 4,50,000/- (RESERVE PRICE FIXED) (Rupees four lakh fifty thousand Only)</p> <p>ii. Rs. 5,000/-</p> <p>iii. Unlimited extensions of 5 minutes each</p> <p>iv. Indian Rupees</p>
12	<p>Date and Time during which inspection of the Immovable Secured Assets to be sold and intending bidders should satisfy themselves about the assets and their specification.</p> <p>Contact Person with Mobile Number</p>	<p>From 11.00 A.M to 3.00 P.M on working days under prior appointment</p> <p>Name: Shri : Anil Kumar R</p> <p>Mobile No.: 9447510077</p>
13	Other conditions	<p>a) Intending bidders shall hold a valid e-mail address and mobile number. Intending bidders shall register with the e-auction portal to create their user ids and passwords. Registration is one time activity and a bidder can participate in any number of e-auctions with one registration only. Registration involves a process of the bidder filling up an online form and then submitting KYC Documents.</p> <p>b) Steps to be followed by the bidder for registering with e-auction portal.</p> <p>STEP 1–Bidder/purchaser registration: Bidder to register on e-auction portal https://baanknet.com (please refer FAQ attached).</p> <p>STEP 2 –KYC Verification: Bidder to upload requisite KYC Documents. KYC Documents shall be verified by e-auction service provider (may take 2 working days).</p> <p>STEP 3 – Transfer of EMD amount to bidder's global EMD wallet: Online/Off-line transfer of fund using NEFT/Transfer, using challan generated on e-auction portal.</p> <p>Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-Auction. 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 as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.</p> <p>Note: Step 1 to 3 should be completed by bidder well in advance, before e-auction date. The registration process takes minimum of two to three working days.</p>



Contact details – email - support.baanknet@psballiance.com.

Mob : 91-8291220220

- c) The successful bidder shall be required to submit the final prices, quoted during the e-Auction 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.
- d) 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.
- e) 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.
- f) 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.
- g) 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 all the amounts paid by the defaulting bidder.
- h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- i) 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.
- j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- k) 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.
- l) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses, damages or any other charges on any ground whatsoever from the Authorised office/secured creditor.
- m) The Authorised Officer is not bound to accept the highest offer and the Authorised 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.
- n) 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.
- o) 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



	<p>name.</p> <p>p) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.</p> <p>q) 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 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>r) The Authorised officer shall be at liberty to amend / modify / delete any of the conditions as may deem necessary in the facts & circumstances of the case.</p> <p>s) 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> <p>t) The bidder shall deduct and deposit with the concerned department / statutory body, Tax deducted at source (TDS) as applicable under Income Tax Act. Such TDS shall be considered as part of the offer made by the Bidder.</p> <p>u) As from the date of confirmation of the bid, Authorised officer/secured creditor shall not be held liable for any loss or damage to the secured asset arising out of natural calamities , theft , burglary or robbery or from any other cause what so ever .</p>
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Date: 17.01.2026

Place: Thiruvananthapuram

Authorised Officer

