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SWABHIMANI SOUHARDA CREDIT CO-OPERATIVE LTD.,

Reg. No. JRB/RGN/33/1687/2009-10 ('A' Category Co-operative) GST No.29AAFAS0181E1ZL

SSC/HO/SARFAESIA/103000000075/1/2026-27

Date:29.09.2026

Ref :

SALE NOTICE OF IMMOVABLE PROPERTY

Date :

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision to rule 8(6) of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to Borrower and their Co-Obligants/Guarantors and that the below described immovable property mortgaged/charged to the secured Creditor, the **Actual Possession** of which has been taken by the Authorised officer of **SWABHIMANI SOUHARDA CREDIT CO-OPERATIVE LTD.**, the Secured Creditor on **13.05.2026** will be sold on "As is Where is", "As is What is" and "Whatever there is" on 06.11.2026, for recovery of **Rs.1,20,92,911.00** [Rupees One Crore Twenty Lakhs Ninety Two Thousands Nine hundred and Eleven only] under Loan Account No. 103000000075, principal & interest as on 29.09.2026 future interest, costs due to **SWABHIMANI SOUHARDA CREDIT CO-OPERATIVE LTD., V V Puram Branch, Bengaluru**, the Secured creditor from the Borrower and their Co-Obligants/Guarantors:

1. SRI.CHETHAN KUMAR.A

S/o Late. Ashwathanarayana.K,
aged 46 years, R/at Flat No.212,"A "Block, 1st Floor,
Majestic Residency, Tavarekere Main Road,
Tavarekere, Bengaluru-560029.

2. SMT.SUBHADRA

W/o Late. Ashwathanarayana.K,
aged 67 years, R/at No.26,
Majestic Residency, Tavarekere Main Road,
Tavarekere, Bengaluru-560029

3. SRI.CHANDRASHEKAR.A

S/o Late. Ashwathanarayana.K,
aged 48 years, R/at No.26,
Majestic Residency, Tavarekere Main Road,
Tavarekere, Bengaluru-560029

4. SMT.SOWMYA

D/o Late. Ashwathanarayana.K,
aged 40 years, R/at No.239/1, 6th Cross, 12th Main Road,
HSR Layout, 5th Sector, Bengaluru-560102

For Swabhimani Souharda Credit Co-Operative Ltd

Authorised Signatory

Regd. Office : #125, 1st Floor, Diagonal Road, V V Puram, Bengaluru-560004, Ph.080-41314393,
Mob:9483514393, email:info@swabhimanisouharda.com.

www.swabhimanisouharda.com

5. SMT.VEENA.S

W/o Chethan Kumar.A,
aged 40 years, R/at Flat No.212,"A "Block, 1st Floor,
Majestic Residency,Tavarekere Main Road,
Tavarekere,Bengaluru-560029

6. SMT.VANITHA

W/o Chandrashekar.A,
aged 42 years R/at No.26,Majestic Residency,
Tavarekere Main Road, Tavarekere,Bengaluru-560029.

Description of the immovable property	Reserve Price	Earnest Money Deposit(EMD)	Amount Secured of debt from date	Date & time of Auction
All that piece and parcel of the property bearing residential Apartment No.212, BBMP PID No.64-156-26/29 , new No.26/29, 1st Floor, A-Block, Majestic Residency, measuring 1,655 Sq. Ft. of built up area with one car parking in basement floor with proportionate undivided share, rights, title and interest Land in the total extent in which the Flat is constructed i.e., the land bearing Sy.No.106/2, measuring 24 Guntas in Sy.No.107/2 and 2 Acres 03 Guntas in Sy.No.1/7 all about 3 Acres 11 Guntas out of which land measuring about 1,42,000 Sq. Ft., situated in Tavarekere within BBMP limits and Corporation Division No.35, Tavarekere Main Road, Bangalore, at present within the limits of BBMP Ward No.171	Rs.1,50,00,000/-	Rs.15,00,000/-	Rs: 1,20,92,911/-	06.11.2026 from 12.00pm to 1.00pm

For Swabhimani Souharda Credit Co-Operative Ltd

Authorised Signatory

Boundaries of the Property (As per Deed) East by: Public Property, West by: Private Property, North by: Road and South by: Private Property.				
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(The Borrower and their Co-Obligants/Guarantors attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of the time available, to redeem the secured assets).

This Notice shall also serve as Notice under Sub Rule (6) of Rule (8) of Security Interest Enforcement Rules-2002 to the Borrower and their Co-Obligants/Guarantors.

For detailed terms and conditions of sale, please refer to link in **SWABHIMANI SOUHARDA CREDIT CO-OPERATIVE LTD.,** Website i.e. www.swabhimanisouharda.com under the head "Mortgaged Assets for Sale".

The E-auction will be conducted through portal <https://bankauctions.in> on 06.11.2026 from 12.00 P.M to 1.00 P.M, with unlimited extension of 05 minutes. The intending bidder is required to register their name at <https://bankauctions.in> and get the user ID and password free of cost and get training i.e. online training on E-auction (tentatively on 05.11.2026) from M/s 4 Closure, Mr. Prakash Reddy/Varun Mobile No: 8142000809 & 8142000064 E-mail: prakash@bankauctions.in & karnataka@bankauctions.in

TERMS AND CONDITIONS OF SALE

1) For participating in E-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) of 10% (EMD mentioned in Description) of Reserve Price by way of RTGS/NEFT/Fund Transfer to the credit of account number - E-Auction EMD A/c No. 500100106600000178, Bank Name : YES BANK, Name: SWABHIMANI SOUHARDA CREDIT CO OPERATIVE LTD, Branch Name: CMS NATIONAL OPERATING CENTRE IFSC Code - YESB0CMSNOC or by DD/Pay Order favouring "SWABHIMANI SOUHARDA CREDIT CO OPERATIVE LTD", payable at Bengaluru.

2) After Online Registration, the intending bidder should submit the duly filled in bid form (format available in the above website <https://bankauctions.in> along with DD/quoting the UTR number or NEFT/RTGS remittance towards EMD in a sealed cover as Tender/Bid for property purchase pertaining to the A/c - SWABHIMANI SOUHARDA CREDIT CO OPERATIVE LTD & duly mentioning the amount offered for purchase shall be submitted to

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the Authorised Officer, SWABHIMANI SOUHARDA CREDIT CO OPERATIVE LTD, Head Office No.125, First Floor, Diagonal Road, V V Puram, Bengaluru -560004, on or before 05.11.2026 on 5.00 PM, **The bid form shall be accompanied with attested copy of the photo identity proof of the bidder, as may be acceptable to the Co-operative, along with attested copy of the PAN Card.**

3) In case the bidder is a company, a copy of the resolution passed by the Board of Directors authorizing the actual bidder to participate in the auction on behalf of the Company should be submitted.

4) The bid will be open to them and an opportunity will be given to enhance the bid amount in the multiples of Rs. 50,000/-. Interest bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of interest bidding, there will be unlimited extension of "05 minutes" i.e. the end time of E-auction shall be automatically extended by 05 minutes each time if bid is made within 05 minutes from the last extension.

5) The successful bidder/tenderer shall bear all the legal/incidental expenses like stamp duty, registration fees, local taxes, and any other outstanding/overdue statutory dues, water and electricity dues, etc.

6) Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to the bidder will be deemed to be have been made by him alone.

7) Immediately upon closure of E-auction proceedings, the highest bidder shall confirm the final amount of the bid quoted by him/her by scan & mail it to both the Authorised Officer of the SWABHIMANI SOUHARDA CREDIT CO OPERATIVE LTD i.e. info@swabhimanisouharda.com and the service provider info@bankauctions.in for getting declared as successful bidder in the auction sale proceeding.

8) The successful bidder shall deposit 25% of the bid amount (including the EMD amount) immediately (same day) on the sale being knocked down in his/her favour, failing which the Bank shall forfeit the EMD amount. The balance 75% of the bid amount shall be paid within 15 days from the date of sale by DD/RTGS/NEFT to the credit of account number E-Auction EMD A/c No.500100106600000178, Name: SWABHIMANI SOUHARDA CREDIT CO OPERATIVE LTD Bank Name: YES BANK, Branch Name: CMS NATIONAL OPERATING CENTRE, IFSC Code YESB0CMSNOC or by DD/Pay order favoring - " SWABHIMANI SOUHARDA CREDIT CO OPERATIVE LTD, payable at Bengaluru. EMD of unsuccessful bidders will be returned.

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9) During e-Auction, if no bid is received within the specified time, the Co-operative at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering.

10) The EMD of the unsuccessful bidders will be refunded to their respective A/c numbers shared. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

11) 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.

12) 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.

13) Sale certificate will be issued by the Authorized officer in favour of the successful bidder only upon deposit of entire purchase price/bid amount and furnishing the necessary proof in respect of payment of all taxes/charges.

14) If the successful bidder/tenderer fails to remit the balance of 75% of the bid amount within 15 days from the date of confirmation of sale or any other date as specified by the Authorised Officer, the amount deposited by him/her shall be forfeited and the Co-operative will be at liberty to sell the property once again and the defaulting purchaser shall forfeit all claims to the property.

15) The Authorised Officer is holding actual possession of the property and the successful bidder will be handed over the property on "As is where is", "As is what is" and "Whatever there is" basis.

16) The Authorised Officer reserves his right to vary any of the terms and conditions of this notice of sale without prior notice at his discretion.

17) If the sale price is more than Rs.50,00,000=00 (Rupees Fifty Lakhs Only), then the auction purchaser/successful bidder has to deduct 1% of the Sale Price as TDS in the name of owner of the property & remit to Income Tax Department as per Section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to the above Bank Account of the

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Co-operative. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.

18) For inspection of the property and verification of the copies of the documents/title deeds available with the secured creditor or any further details, the intending bidders or tenderer may contact the **Head Office, Swabhimani Souharda Credit Co-operative Ltd, No.125, First Floor, Diagonal Road, V V Puram, Bengaluru-560004. Contact No. 080-41314393/9483514393 during Office hours on working day.**

19) The bidders may participate in E-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by the bidder themselves. Co-operative/service provider shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.

20) All bidders who submitted the bids, shall be deemed to have read and understood the terms and condition of E-auction sale and be bound by them.

21) In case Holiday is declared as on date of auction by statutory authorities, the auction will be postponed to the next working day respectively, at the specified time.

22) Inspection of property 05.11.2026 Between 11.00 AM to 4.00 PM
For Swabhimani Souharda Credit Co-Operative Ltd.



Authorised Signatory
Authorised Officer.

Swabhimani Souharda Credit Co-operative Ltd.,

Date: 29.09.2026,

Place: Bengaluru.

Authorised Signatory