MUTHOOT VEHICLE & ASSET FINANCE LTD.

Corporate Office 6th Floor, Mithun Tower, K.P. Vallon Road, Kadavanthra, Ernakulam – Pin:682020

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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) and 9 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) 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 Muthoot Vehicle & Asset Finance Ltd**.,being the Secured Creditor, will be sold on **"As is where is", "As is what is" and "Whatever there is" basis on 21.12.2026** for recovery of respective dues with future interest and cost to Muthoot Vehicle & Asset Finance Ltd. as mentioned below.

Name & Address of the Borrowers/Guarantors: 1. **Mr. Biju T G,** S/o Gopalan T.K., Thadathil House, Kanakamala P.O, Vattekkadu, Thrissur District – Pin: 680 689. 2. **Mr.Gopalan T.K,** S/o Karappan, Thadathil House, Kanakamala P.O., Vattekkadu, Thrissur District – Pin: 680 689. 3. **Mr.Satheesan A.V,** S/o Velayudhan, Arangaly House, Manakulangara P.O., Kodakara, Thrissur District – Pin: 680 684.

Due Amount: Rs. 29,03,688/- as on 13.11.2026 + Interest, Expenses & Costs.

DESCRIPTION OF IMMOVABLE PROPERTIES: All those part and parcel of land measuring 4.05 ares in Sy.No.27 in Kodakara Village, Now Chalakkudy Taluk (Old Taluk Mukundapuram), Thrissur District together with all rights, title and interest thereon with all improvements and constructions more fully described in the Settlement Deed No.2769/2001 of Kalletumkara SRO owned by Mr.Biju T.G.
Boundaries: East: Panchayath Road, **North:** Property of Thadathi Sreedharan (Vazhi), **West:** Property of Thadathi Gopalan, **South:** Property of Adilakuzhy Divakaran and his wife Bindu (Vazhi)

Reserve Price: 12,50,000/-	**EMD: 1,25,000/-**	**Bid Increment: 12,500/-**

Date of Inspection of properties: 09.12.2026.
Time for inspection: Between 11 a.m. to 2.00 p.m.

DATE, TIME & PLACE OF AUCTION – 21.12.2026 & 11 A.M. TO 2 P.M., at Muthoot Vehicle & Asset Finance Ltd, 2nd Floor, Mithun Tower, K.P. Vallon Road, Ernakulam Pin:682 020

Interested bidder may deposit Pre-Bid EMD along with application on or before 19.12.2026 by way of Demand Draft favouring "Muthoot Vehicle & Asset Finance Ltd." payable at Ernakulam.

For more detailed terms and conditions of the sale, please refer the link provided in web portal of the Secured Creditor:www.mvafl.com, Contact.No.7593855720

Date : 13.11.2026
Place : Ernakulam

Sd/- Authorised Officer & AGM
Muthoot Vehicle & Asset Finance Ltd.

Terms and Conditions of Auction

1]The intending bidders should submit their request/application in the prescribed tender application form in a sealed cover superscribing "Sale – A/c of **Mr. Biju T G**" to the AGM, Muthoot Vehicle & Asset Finance Ltd., 6th Floor, Midhun Tower, K.P. Vallon Road, Kadavanthra, Ernakulam – Pin:682 020 on any working day during office hours on or before 19/12/2026. Along with the application, Earnest Money Deposit (EMD) for the property of Rs.1,25,000/- (Rupees One Lakh Twenty Five Thousand Only) being 10% of the Reserve Price by way of Demand Draft favouring "Muthoot Vehicle & Asset Finance Ltd., Payable at Ernakulam" shall also be submitted. DD Number, date and name of drawer NBFC should be superscribed on the cover. The tender application form and letter of authority can be obtained from the Asst. General Manager, Muthoot Vehicle & Asset Finance Ltd., Corporate Office 6th Floor, Midhun Tower, K.P. Vallon Road, Kadavanthra, Ernakulam – Pin:682 020 on any working day during office hours on or before 19/12/2026. The EMD is refundable, if the bid is not successful. The EMD shall be liable for forfeiture without any prior notice if the successful bidder fails to adhere to the terms of sale, time and commits default in any manner and the sale shall be conferred on the person making highest Offer/Tender/Bid

2] Along with the tender form, the intending purchaser shall also attach a copy of the PAN card issued by the Income Tax Department and also his /her identity proof and proof of residence.

3] The sealed tender will be opened by the Authorised Officer on 21/12/2026 at 11AM to 2 PM in the presence of available/attending bidders or their representatives.

4] The authorised representatives must carry with themselves letter of authority in the prescribed format from the principal bidder with necessary document for identification.

5]The Authorised Officer has absolute discretion to negotiate to raise the tender amount/permit inter-se bidding among the participants to get maximum revised offer/price for the property.

6]The Authorised Officer has the absolute right to accept or reject the bid or adjourn/postpone the auction without assigning any reason therefore and also to modify any terms and conditions of this sale without any prior notice.

7]Sale is subject to confirmation by NBFC. The secured asset will not be sold for an amount below the reserve price.

8]The successful bidder shall deposit 25% (inclusive of Earnest Money Deposited) of the bid amount immediately on the sale being knocked down in his favour or on the next working day and the balance within fifteen days from the date of confirmation of sale or such extended period as stipulated in the relevant provisions of SARFAESI Rules 2002. Payment is to be made in the form of Demand draft favouring "Muthoot Vehicle & Asset Finance Ltd. Payable at Ernakulam". In case of default, the entire amount deposited till then shall be forfeited without any prior notice.

9]The successful bidder should bear the charges/fees payable for conveyance such as stamp duty, registration fees etc as applicable as per law and make arrangements for effecting transfer in the concerned authority.

10]As per Sec 194 – I A of Income Tax Act, 1961, TDS @ 1% or 0.75% as the case may be, will be applicable on the sale proceeds where the sale consideration is Rs 50.00 Lakhs and above. Payment should be made through Form 26QB incorporating NBFC's PAN number

11]The NBFC will not be held responsible for any charges, lien, encumbrance, property tax or any other dues to the Government or anybody in respect of the property under sale and property will be sold on "As is where is", "As is what is" and "Whatever there is" condition and no representation and warranties are given by the NBFC relating to encumbrances, statutory liabilities etc., and the prospective buyers should satisfy themselves on the extent, title, ownership, statutory approvals as to existence of any encumbrance, charges, payments etc. before participating in the auction

12]The immovable property described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage caused by fire, theft or other accidents and risk from the date of confirmation of sale by the Authorised Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature.

13] The property can be inspected on 09/12/2026 between 11 AM and 2 PM after taking prior appointment. Interested purchasers may contact the Asst. General Manager, Muthoot Vehicle & Asset Finance Ltd. Corporate Office 6th Floor, Midhun Tower, K.P. Vallon Road, Kadavanthra, Ernakulam – Pin:682 020 before the date of inspection.

14] The borrower/guarantors attention is invited under provisions of sub section (8) of Section 13 of the SARFAESI act in respect of time available to redeem the secured assets.

15] This is a Notice to the Borrower and the Public in general and this notice is issued without prejudice to any other remedy available to the secured creditor.

For further information contact, Authorised Officer/Asst. General Manager Mob: 7593855720

Date : 13.11.2026
Place : Ernakulam

Sd/- Authorised Officer & AGM
Muthoot Vehicle & Asset Finance Ltd.