

## E-AUCTION NOTICE

Name of the Borrowers – As per list	Name of Guarantors – As per list	Description of the Asset/Vehicle – As per list
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### Date and time of Auction

Date : 28/01/2026

Time : From 3.00 PM to 4.00 PM (Kerala, West Bengal, Karnataka respectively)

With unlimited extensions of 5 minutes each.

The Last date and time for submission of request letter of participation/KYC documents/ of EMD etc.

On or before 28/01/2026 ... 12.00PM Proof

### Terms and conditions of e-auction

1. E-auction is being held on as “AS IS WHERE IS” and “AS IS WHAT IS” basis and will be conducted on-line. The auction will be conducted through the Bank’s approved service provider M/s Matex Net Pvt Ltd .at the web portal <https://www.matexmotors.com>. E-auction tender document containing online e-auction bid form, Declaration, General Terms and conditions of online auction sale are available in websites [www.esafbank.com](http://www.esafbank.com).
2. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the asset/vehicle. However, the intending bidders should make their own independent enquiries regarding the title of the asset and claims/rights/dues affecting the asset, prior to submitting their bid. The Bank shall not be responsible in any way for any third-party claims/rights/dues.
3. The intending purchasers/bidders are required to deposit Rs.5000/- EMD amount through NEFT/RTGS in the Account No: 274500001867 ESAF Small Finance Bank Ltd (customer name) IFSC Code: ESMF0000001, Branch Name: Mannuthy

4. Bidders shall hold a valid Digital Signature Certificate issued by competent authority and valid e-mail id as all the relevant information and allotment of ID & password by M/s Matex Net Pvt Ltd. (vendor name) may be conveyed through e-mail
5. The intending bidder should submit the evidence for EMD deposit like UTR Number along with Request Letter for participation in e-auction. Self-attested copies of i) KYC ii) Current Address proof for communication iii) PAN Card of the bidder iv) valid email id v) contact no Mobile/Landline of the bidder, etc.to the Authorized Officer on or before **28/01/2026** at 12.00 p.m. Scanned copies of the original of these documents can also be submitted to [prathapan.kd@esafbank.com](mailto:prathapan.kd@esafbank.com) / [vineesh.ps@esafbank.com](mailto:vineesh.ps@esafbank.com) (e-mail id).
6. Names of the eligible bidders will be finalized by ESAF Small Finance Bank Ltd., Collection & Recovery Department to participate in online e-auction on the portal <https://www.matexmotors.com> (name of the portal). M/s Matex Net Pvt Ltd (Name of the Vendor) will provide User Id and pass word after due verification of PAN of the eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the asset/vehicle before submission of the bid.
8. The e-auction/bidding of above properties would be conducted exactly on the scheduled date & time as mentioned against each asset by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “bid increment amount” against each asset/vehicle. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer.
9. The EMD – Vehicle Auction (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The EMD shall not bear any interest. The successful bidder shall have to deposit **25%** of sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or **before 7th day** of sale or within such extended period as agreed upon in writing and solely at the discretion of the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and asset/vehicle shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of the asset/amount.
10. The prospective qualified bidders may avail online training on e-Auction from M/s Matex Net Pvt.Ltd.(Name of the Vendor) prior to the date of e-Auction. The Bank nor M/s Matex Net Pvt.Ltd.(Name of the Vendor) will be held responsible for any Internet Network problem/Power failure/any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.

11. The purchaser shall bear the stamp duties/transfer charges/fees etc. and also all the statutory /non statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
12. The Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offers or adjourn/postpone/cancel the e-auction or withdraw any asset/vehicle from the auction proceedings at any stage without assigning any reason there for.
13. The Sale Certificate will be issued in the name of the purchaser(s)/applicant(s) only and will not be issued in any other name(s).

Date: 19/01/2026

Authorized Officer

Place: Thrissur

ESAF Small Finance Bank Ltd.