STATE BANK OF INDIA
SARB-II
40/947 1ST Floor R.S. Building, Metro Pillar No. 697,
Opp. Maharajas College Ground ,
M.G. Road, Ernakulum, Kerala PIN: 682 011
Phone: 0484-2365341, Fax: 0484-2365241,
email:sbi.70683@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	**1.** M/s PDN Healthcare, Ground Floor, 27/229-2A, Near Indoor Stadium, Chembukavu, Thrissur-680020	**2.** Smt. Beena K, W/o. Shri. Prabhakaran Nair, Mg. Partner M/s. PDN Healthcare, Ground floor, 27/229-2A, Near Indoor Stadium Chembukavu, Thrissur-680020, residing at Kottarapurath House, Velappaya, Thrissur-680596
		3. Smt. Meena Baburajan, D/o Mukundan Menon, Partner, M/s PDN Healthcare residing at Harekrishna, Karthyayani Temple Road, Udaya Nagar, Ayyanthole, Thrissur-680003	**4.** Smt. Sindhu Gopinath, D/o Gopinath, Partner , M/s PDN Healthcare residing at Panikath House, Velappaya, Thrissur-680596
		5. Smt. Mayadevi V, D/o Madhavan Nair, Partner, M/s PDN Healthcare residing at Venus Vihar, Puranattukara PO, Thrissur-680551	**6.** Smt. Smitha Krishnan K, W/o Rajesh, Partner M/s PDN Healthcare residing at Ajith Vihar, Kundelaparambil House, Uma Nagar , Kolazhy Thrissur-680581
		7. Smt. Sandhya CP,D/o Pushkaran, Partner M/s PDN Healthcare residing at Pallippamadathil House, Muthrathikkara, Parappukara PO, Thrissur-680310	**8.** Smt. Prabhavathy P,Partner, M/s PDN Healthcare residing at Padmalayam House, Puvathur Via, Mullassery, Peruvallur, Thrissur- 680508
		9. Sri. Narayanan AP, S/o Kerala Varma, Partner, M/s PDN Healthcare residing at Swathi, KPNP Road, Kanattukara, Thrissur-680011	**10.** Sri. Sasikumar P, S/o Raman Nair, Partner, M/s PDN Healthcare residing at Panikath House, S3, Namaste Legacy, Museum Road, Kunduvara, Thrissur-680005
		11. Smt. Minimol Sunil, W/o Sunil, Partner M/s PDN Healthcare residing at	12) Sri. Sanjai PS, S/o Sreenivasan, Partner, M/s PDN Healthcare residing at Pakkath

		Kunnathela House, Puduruthy, Wadakanchery, Thrissur-680623 House, West Mangad, Mangad PO, Thrissur-680542 13) Smt. Vinodini W/o Late Chandran, Kadavath House, Minalur PO, Thrissur-680581 14) Smt. Ambili, D/o Late Chandran, Kadavath House, Minalur PO, Thrissur-680581 15) Smt. Manjula, D/o Late Chandran, Kadavath House, Minalur PO, Thrissur-680581 16) Sri. Balachandran, S/o Late Chandran, Kadavath House, Minalur PO, Thrissur-680581
2	Name and address of the Branch, the Secured Creditor	State Bank of India, SARB-II, 40/974,First Floor, R S Buildings, Opp. Maharaja's College Ground, M G Road, Ernakulam – 682 011
3	Description of the secured assets to be sold.	All that part and parcel of the property admeasuring in **20.23 Ares (50 Cents)** of land in **Re Sy. No.131/23(Old Sy No 591/2P, in Minalur Desom, Mundathicode Village, Thalapilly Taluk, Thrissur District,** in the name of **Late Sri. Chandran K, S/o K P Kesavan Nair vide Sale Deed No:2217/02 dated 05.08.2002 of Vadakkanchery S. R. O**, with residential building and all improvements, structures and easements attached thereto Bounded on Boundaries East: Properties of Narayan etc West:Road South: Properties of Sri Chandran etc. North: Properties of Smt. Sreedevi Amma
4	Details of the encumbrances known to the secured creditor	Partition deed dated 05.02.2021 is seen executed by Late Chandran (As per EC) which is subsequent to the creation of mortgage in favour of our Bank.
5	The secured debt for recovery of which the property is to be sold	Rs..3,16,47,352/- (Rupees Three crores sixteen lakhs forty seven thousand three hundred fifty two only) with future interest and costs
6	Deposit of earnest money	**Rs 17,10,000.00 (Rupees Seventeen lakhs ten thousand only).being the 10% of Reserve price to be transferred/deposited by bidders in his/her/their Wallet provided on its E-Auction site ''https://www.baanknet.com'' by means of NEFT.**
7	Reserve Price of the immovable assets	Rs. **1,71,00,000.00 (Rupees One crores seventy one lakhs only)**
	Amount / Wallet in which EMD to be remitted	Bidders own wallet registered with its E-Auction site https://www.baanknet.com by means of NEFT.
	Last Date and Time within which EMD to be remitted:	Time: on or before 4.00 p.m. Date: 10.04.2026
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 15th 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 e-Auction.
9	**Date and time of E- auction.**	**Date : 10.04.2026** **Time: 11:00 a.m to 04:00 p.m**
10	The e-auction will be conducted through the Bank's approved service provider.	**https://www.baanknet.com**
11	The first bid starts at	Rs. **1,71,00,000.00 (Rupees One crores seventy one lakhs only)**
	Bid Increment Amount	Rs. 50,000/-.
	Auto Extension	Unlimited extensions of 10 minutes each
	Bid Currency & Unit of Measurement	Indian Rupees.
12	**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.	From 11.00 A.M to 3.00 P.M on working days under prior appointment.
	Contact person with mobile number	Name: Mr Sooraj S R, Mobile No : 9188901927 Mr Stalin Jose, Mobile No :9188901916
13	**Other Conditions**	

1) The Bidders should get themselves registered on https://www.ebkray.in by providing requisite KYC documents and registration fee (Registration Process, EMD payment and the bidding process is detailed on the above website).

2) Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID *(e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by the site* may be conveyed through e mail.

3) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e-Auction, self-attested copies of (i) Proof of Identification(KYC) Viz ID card/Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder(iv) valid e-mail ID, (v) contact number(mobile/Land Line)of the bidder etc., to the Authorised Officer of State Bank of India, Asset Recovery Management Branch, R S Buildings, M G Road, Opp. Maharajas College Ground, Ernakulam by 10.04.2026 at 4.00 p.m. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer

4) Names of Eligible Bidders will be identified by the State Bank of India, Asset Recovery Management

Branch (ARMB) to participate in online e-Auction on the portal https://www.baanknet.com. The site will provide User ID and Password after due verification of PAN of the Eligible Bidders.

5) The successful bidder shall be required to submit the final prices, quoted during the e-Auction as per the annexure 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.

6) 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.

7) 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.

8) 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.

9) 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 the amount paid by the defaulting bidder.

10) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

11) 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.

12) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

13) 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.

14)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.

15) 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.

16) 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 name.

17) 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.

18) 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.

19) 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.

20) To the best of knowledge and information of the Authorised Officer, there is no encumbrance binding with the bank However, it shall be the responsibility of the interested bidders to inspect and should make their own independent enquiries regarding the encumbrances, extent, title of immovable property put on auction, approved /sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the property, and satisfy themselves about the assets prior to submitting their bid/s. It shall be deemed that the intending bidders have done their own due diligence before submitting the tender. No conditional bid will be accepted. **A Partition Deed dated 05/02/2021 is seen**

<u>executed (as per EC) and the same is subsequent to mortgage</u> 21) 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.
Details of pending litigation, if any, in respect of property proposed to be sold **<u>1. Partition deed dated 05.02.2021 is seen executed by Late Chandran (As per EC) which is subsequent to the creation of mortgage in favour of our Bank.</u>** **2. <u>A Securtisation Application no 323/2024 filed by the Borrower challenging the SARFAESI action of Bank is pending before the Honourable Debt recovery Tribunal 2.Ernakulam</u>**

Date: 25-03-2026
Place: Ernakulam

AUTHORISED OFFICER
STATE BANK OF INDIA

SARB-II, ERNAKULAM