



**STATE BANK OF INDIA
SARB II Ernakulam (70683)**

1st Floor, R S Building, Opp. Maharaja's College Ground
Near Metro Pillar 697, M G Road, Ernakulam – 682 011
Phone – 0484-2365341, Mob-9188901917
E Mail – sbi.70683@sbi.co.in

No. SARB II/EKM/ST/ 521 /2025-26

09/02/2026

To

SBIN 78238499725

Mr. SHINOJ K A,
ARACKAL HOUSE,
PULINGOME, CHUNDA P O,
Kannur 670511

Dear Sir,

E-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) 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 mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank of India being the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **16/03/2026** for recovery of **Rs. 51,83,175/- (Rupees Fifty one lakhs eighty three thousand one hundred seventy five only)** with future interest and costs due to the State Bank of India, SARB II Ernakulam as on **07/02/2026** from M/s Arackal Cement House, Mr. SHINOJ K A, (Sole Proprietor) ARACKAL HOUSE, PULINGOME, CHUNDA P O, Kannur 670511.

The Reserve Price of property will be **Rs. 31,50,000** (Rupees Thirty one lakhs fifty thousand Only) and the earnest money deposit will be **Rs. 3,15,000/-** (Rupees Three lakhs fifteen thousand only).

Interested bidder may deposit Pre-Bid EMD with PSB Alliance before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment 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.

Auction will be conducted online through Bank's approved service provider at the web portal <https://www.baanknet.com> on **16/03/2026** between **11.00 A.M to 4.00 P.M** with unlimited extensions of 10 minutes if bidding continues till the sale is concluded. Bid increment amount is **Rs. 50,000/-**.



For detailed terms and conditions of the sale please refer to the link provided in web portal of State Bank of India, the secured creditor "<https://sbi.co.in>". Details also available at "<https://www.baanknet.com>".

DESCRIPTION OF PROPERTY:

All the part and parcel of the property, admeasuring a total extent of 3.64 Ares (9 Cents) of land in Re Sy. No:115/1 covered by Registered Exchange Deed No.395/2010 dated 01.02.2010 in the name of Mr. Shinoj K A in Palavayal Village, Hosdurg Taluk within the registration sub district of Balal SRO, Kasargod District together with all improvements, structures and easements attached thereto.

Bounded on

East	West	South	North
Private cut road & Property of Kadalikkattil Jose	Palavayal – Thayyeni PWD Road	Property of Kadalikkattil Jose & Perumattikunnel Joseph	Private cut road & Property of OlickalTommy

Encumbrance- Nil to the knowledge of the bank

Place: Ernakulam,
Date : 09/02/2026.

कृते भारतीय स्टेट बैंक/For **State Bank of India**

मुख्य प्रबंधक & प्राधिकृत अधिकारी
Chief Manager & Authorised Officer
त.आ.व. शाखा-II, एरणाकुलम/SARB-II, Ernakulam

Authorised Officer

