THE TERMS AND CONDITIONS OF SALE

Property will be sold on **'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS"** basis.

<table>
<tr><td>1</td><td colspan="2">Name and address of the Borrower</td><td colspan="3">1. Shri SIJO SEBASTIAN, Kappilumamthottiyil, Kanjirathanam P O, Kottayam, 686603
2. Ms. MANJUMOL VARKEY, Kappilumamthottiyil, Kanjirathanam P O, Kottayam, 686603</td></tr>
<tr><td>2</td><td colspan="2">Name and address of Branch, the secured creditor</td><td colspan="3">State Bank of India, Retail Assets Small & Medium Enterprises City Credit Cell, 1st Floor, PNR Towers, PP road, Pala, Kottayam 686575</td></tr>
<tr><td>3</td><td colspan="5">Description of the immovable secured assets to be sold</td></tr>
<tr><td rowspan="2"></td><td>Sno</td><td colspan="2">Details of Security</td><td>Deed No.</td><td>Name of Owner</td></tr>
<tr><td></td><td colspan="2">All that part and parcel of land admeasuring – 2.02 Ares in Re. Sy No 201/2/1 (1.62 Ares) and Re. Sy No.192/4 (00.40 Ares) in Block No 34 of Kothanalloor Village In Vaikom Taluk, Kaduthuruthy Sub District in the district of Kottayam with building thereon and all improvements and structures and covered by the title deed.

Boundaries (1.62 Ares of land in Sy No.201/2/1)

East : Sellers Property in Re. Sy No 201/2 Balance
South : Sellers Property in Re. Sy No 201/2/1 Balance
West : Property of Family as a whole
North : Property of Sold by Thomaskutty

Boundaries (00.40 Ares of land in Sy No 192/4)

East: Property of Thellikkunnel George
South: Remaining Property of Seller
West: Panchayat Road
North: Property of Saju</td><td>(1) Title Deed No 1052/14 dated 10/06/2014

(2) Title Deed No 1081/13 dated 04/06/2013

(3) Title Deed No 836/1989 dated 01/04/1989 of Kaduthurithy SRO</td><td>Shri SIJO SEBASTIAN</td></tr>
<tr><td>4</td><td colspan="2">Details of the encumbrances known to the secured creditor.</td><td colspan="3">Nil to the knowledge of the Bank</td></tr>
<tr><td>5</td><td colspan="2">The secured debt for recovery of which the property is to be sold</td><td colspan="3">Rs. 13,52,562.00 (Rupees Thirteen Lakhs Fifty-Two Thousand Five Hundred Sixty-Two Only) dues as on 07.05.2026 with future interest, costs etc.</td></tr>
<tr><td>6</td><td colspan="2">Deposit of earnest money</td><td colspan="3">EMD: Rs. 1,40,000.00 being the 10% of Reserve price to be remitted to the Bidder Global EMD Wallet maintained with MSTC.</td></tr>
<tr><td>7</td><td colspan="2">(a)Reserve price of the movable secured assets:

(b)Bank account in which EMD to be remitted.

(c)Last Date and Time within which EMD to be remitted:</td><td colspan="3">(a)Rs. 14,00,000.00 (Rupees Fourteen Lakhs Only)

(b)Bidder Global EMD Wallet maintained with MSTC.
(Bidder/Purchaser to register on e-auction portal https://mstcecommerce.com/auctionhome.ibapi/index.jsp using his/her mobile number and email id. KYC verification to be done, Bidder to upload requisite KYC documents which will be verified by MSTC which may take 02 working days)

(c)The interested bidder should deposit Pre-Bid EMD with MSTC before the date of auction mentioned in the notice for sale. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank account and updation of such information</td></tr>
</table>

		in the e-auction website. This may take some time for processing hence bidders in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last-minute problems.
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	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 30.05.2026 Time: 300 minutes, from11 AM to 4 PM with unlimited extensions of 10 minutes if bidding continues till the sale is concluded.
10	The e-Auction will be conducted through the Bank's approved service provider.	M/S MSTC Ltd at the web portal (https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp) For detailed terms and conditions of the E-auction sale, E-Auction tender document containing online e-auction bid form, Declaration etc., Please refer to the link provided in https://baanknet.com & https://bank.sbi
11	(i) First Bid starts at (ii)Bid increment amount (iii) Auto extension (iv) Bid currency & unit of measurement	(i) Rs 14,00,000.00 (ii) Rs. 10,000.00 (iii) Unlimited extensions of 10 minutes each (iv) INR
12	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	Time: 02:00 PM to 05:00 PM, on working days on prior appointment. Name: Sabu V Mobile No. 9188610776
13	Other Conditions: (a) 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 M/s MSTC Ltd may be conveyed through e mail. (b) 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 Licence/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, RASMECC Pala, 1st Floor, PNR Towers. PP Road, Pala, Kottayam 686575 by 14.02.2025, 04:00 PM. Scanned copies of the original of these documents can also be submitted to e-mail Id sbi.70902@sbi.co.in. (c) Names of Eligible Bidders will be identified by the State Bank of India, RASMECC Pala to participate in online e-Auction on the portal https://www.mstcecommerce.com/auctionhome M/S MSTC Ltd who will provide User ID and Password after due verification of PAN of the Eligible Bidder. (d) 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.	

	(e) 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. (f) 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. (g) 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. (h) 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. (i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (j) 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. (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (l) 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. (m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (n) 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. (o) 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. (p) 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. (q) 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. (r) The bidders are advised, in their own interest to satisfy themselves with the little and correctness of the other details pertaining to the immovable secured assets including the size/area of the immovable secured asset in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. (s) 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. (t) 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.	
14	Details of pending litigation, if any, in respect of property proposed to be sold	Nil to the knowledge of the Bank

कृते भारतीय स्टेट बैंक
For State Bank of India

मुख्य प्रबंधक (अनुरक्षण) / Chief Manager (Maintenance)

Date: 07.05.2026
Place: PALA

AUTHORISED OFFICER,
STATE BANK OF INDIA,
RASMECC PALA