

Without Prejudice
Registered with AD

SARB/TVM/PKR/RAP/ /2025 – 26

Date : 18.04.2026

Place : Thiruvananthapuram

To

Ramesh Kumar D, S/o Divakaran Nair, TC 29/1767-1, Karthika, Palkulangara, Vallakkadavu P O, Thiruvananthapuram 695008

Asha Nair C T, W/o Ramesh Kumar D, TC 29/1767-1, Karthika, Palkulangara, Vallakkadavu P O, Thiruvananthapuram 695008

Ramesh Kumar D, S/o Divakaran Nair, VP9/454-B, Gowri Shankaram, Chappathimukku, Peyad, Vilappil, Thiruvananthapuram 695573

Asha Nair C T, W/o Ramesh Kumar D, VP9/454-B, Gowri Shankaram, Chappathimukku, Peyad, Vilappil, Thiruvananthapuram 695573

APPENDIX- IV-A**[See proviso to rule 8 (6)]****Sale notice for sale of immovable properties.**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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/charged to the State Bank of India, the Symbolic/Physical possession of which has been taken by the Authorized Officer of State Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on **29.05.2026**, for recovery of **Rs.62,82,763/- (Rupees Sixty Two Lakhs Eighty Two Thousand Seven Hundred and Sixty Three only)** as on **18.04.2026** with future interest and cost, due to State Bank of India from Borrower Ramesh Kumar D S/o Divakaran Nair and Asha Nair C T W/o Ramesh Kumar D both residing at TC 29/1767-1, Karthika, Palkulangara, Vallakkadavu P O, Thiruvananthapuram 695008 and also residing at VP9/454-B, Gowri Shankaram, Chappathimukku, Peyad, Vilappil, Thiruvananthapuram 695573.

The reserve price will be **Rs. 53,19,000/-** and the earnest money deposit will be **Rs. 5,31,900/-**. Bid Increment is **Rs. 20,000/-**.

Description of Immovable property

All the part and parcel of land property and improvements there upon together with residential building in 1.54 ares (0.81 ares in Re Sy No: 248/10-3-1 and 0.73 ares in Re Sy No. 259/2-8-2) of land in Vilappil Village, Kattakada Taluk, Thiruvananthapuram District, together with all other structures, trees, fittings and fixtures, rights and improvements thereon, covered by Settlement deed No. 4332/2018 dated 12.12.2018, of SRO Malayinkeezhu, registered in the name of Ramesh Kumar D and Asha Nair C T, bounded in the South by Property of Dharmaraj, in the East by Property of Binu, in the West by property of Gopakumar, in the North by Private Road.

Interested bidder may deposit Pre-Bid EMD with baanknet (PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in baanknet's (PSB Alliance) Bank account 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.

The intending bidders should make their independent enquiries regarding the encumbrance, title to property, any statutory liabilities, arrears of property tax, electricity dues, etc, and to inspect and satisfy themselves. Any encumbrance subsequent to the creation of EM is not binding on the Bank or its auction.

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

Authorized Officer

अधिकृत अधिकारी
मुख्य प्रबंधक, एस.बी.आई. बैंक लि.
Chief Manager, SBI
എൽ.എം.എസ്. കോമ്പൗണ്ട്
ഓപ്പോസിറ്റ് മ്യൂസിയം വെസ്റ്റ് ഗേറ്റ്
വികാസ് ഭവൻ പി.ഒ.
തിരുവനന്തപുരം-695 001

दबा वग्रस्त आस्ति वसूली शाखा
एल.एम.एस. कॉम्पाउंड
ओपोजिट म्यूसियम वेस्ट गेट
विकास भवन पि.ओ.
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Stressed Assets Recovery Branch
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