



STATE BANK OF INDIA  
Stressed Assets Recovery Branch  
1<sup>ST</sup> Floor, LMS Compound  
Opp. Museum West Gate  
Vikas Bhavan PO, Thiruvananthapuram, Kerala PIN: 695 033  
Phone: 0481-2317095  
email:sbi.10058@sbi.co.in

**THE TERMS AND CONDITIONS OF SALE**

**Property will be sold on 26.06.2026**

**"AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS**

|   |                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                  |                                                                             |
|---|------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| 1 | Name and address of the Borrowers /Guarantors.       | Sri.Sajan Joseph<br>Bethleheam,<br>Kureepuzhacherry,<br>Vallikeezhu<br>Kavanadu, Kollam - 691003.                                                                                                                                                                                                                                                                                                                                                                                                                     | Sajan Joseph<br>Grace<br>Sagara Nagar-50,<br>Kadappakkada P O<br>Kollam 691008                   | Smt.Brijit L<br>Sajan Dale<br>Kannimelcherry,<br>Maruthady<br>Kollam 691003 |
|   |                                                      | Sajan Joseph<br>Bethlehem<br>Velamkonam,<br>Chandanathope P O<br>Kollam 691004                                                                                                                                                                                                                                                                                                                                                                                                                                        | Smt.Brijit L<br>Bethleheam<br>Kureepuzhacherry,<br>Vallikeezhu<br>Kavanadu, Kollam –<br>691 003. |                                                                             |
| 2 | Name and address of the Branch, the Secured Creditor | State Bank of India, Stressed Assets Recovery Branch,<br>1st Floor, LMS Compound, Opp: Museum West Gate,<br>Vikas Bhavan PO, Thiruvananthapuram 695 033.                                                                                                                                                                                                                                                                                                                                                              |                                                                                                  |                                                                             |
| 3 | Description of the secured assets to be sold.        | Property ID No. SBIN200030689224                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                  |                                                                             |
|   |                                                      | All part and parcel of the property admeasuring of 4.05 ares of land and a double storey residential building in Resurvey No 209/5-3, Block No 18, Elampalloor Village, Kollam Taluk and Kollam District and other improvements thereon belonging to Smt.Brijit covered by virtue of Sale Deed No 1322/2018 dated 03.05.2018 of SRO, Kundara, Kollam and bounded on the :-<br><u>Boundaries as per Location Map</u><br>North : Property of Janamma.<br>South : Road.<br>East : Pathway.<br>West : Property of Blaveth |                                                                                                  |                                                                             |



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| 4 | Details of the encumbrances known to the secured creditor                                                                                                    | To the best of knowledge and information of the Authorised Officer, there are no other encumbrances advised to the Bank. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.                                                                                                                                                                                                                                                                                                                                       |
| 5 | The secured debt for recovery of which the property is to be sold                                                                                            | Rs.52,93,172/- (Rupees Fifty Two Lakhs Ninety Three thousand One Hundred and Seventy Two only) as on 06.05.2026 with future interest and cost.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 6 | Deposit of earnest money                                                                                                                                     | Rs.3,20,400/-.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 7 | Reserve price of the immovable secured assets<br><br>Payment of Earnest Money Deposit (EMD) amount<br><br>Last Date and Time within which EMD to be remitted | <b>Rs.32,04,000 /- (Rupees Thirty two lakhs four thousand only)</b><br>EMD amount as mentioned above shall be paid online through NEFT/ RTGS mode only (After generation of Challan from ( <a href="https://baanknet.com">https://baanknet.com</a> ) in bidders Global EMD Wallet). NEFT/ RTGS transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.<br>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 (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. |
| 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 Authorized Officer, by NEFT/ RTGS to Current A/c No.: 33933574299 in the name of STRESSED ASSETS RECOVERY BRANCH, IFSC : SBIN0007898, Bank : State Bank of India, Address: Nanthencode Branch, Thiruvananthapuram, 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.                                                                                                                                  | <b>Date : 26.06.2026</b><br><b>Time: 11:00 AM to 04:00 PM</b> with auto extension of ten (10) minutes from last highest bid till sale is completed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |





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| 10 | <p>The e-auction will be conducted through the Bank's approved service provider.</p> <p>E-auction tender documents containing E auction bid form, declaration etc are available in the website of the service provider as mentioned above</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>The auction will be conducted through our e- Auction service provider M/s PSB Alliance Private Limited having its Registered Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020(Helpdesk Numbers:+918291220220) at the web portal, <a href="https://baanknet.com">https://baanknet.com</a>.</p> <p>For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website <a href="https://bank.sbi/web/sbi-in-the-news/auction-notice/bank-e-auctions">https://bank.sbi/web/sbi-in-the-news/auction-notice/bank-e-auctions</a>.</p> |
| 11 | Bid Increment Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Rs. 20,000/-.( Bidding amount starts at Rs. 32,24,000 /-)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | Auto Extension                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Unlimited extensions of 10 minutes each if a bid is placed before 5 minutes of the scheduled closing time of e-auction and bidding continues thereafter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|    | Bid Currency & Unit of Measurement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Indian Rupees.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 12 | <b>Date and time</b> during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Between 11.00 A.M to 3.00 P.M on working days before auction date with prior appointment.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | Contact person with mobile number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Name: Pushpakala.R or Raju Prakash.U<br>Mobile No: 9447967162, 7506097960                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 13 | <b>Other Conditions</b> <ul style="list-style-type: none"> <li>The intending Bidders/ Purchasers are requested to get themselves registered on portal (<a href="https://baanknet.com">https://baanknet.com</a>) using their Mobile Number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by the e- auction service provider (which may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the last date for submission of online application for BID with EMD. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction.</li> <li>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 Password by M/s PSB Alliance Private Limited may be conveyed through email).</li> <li>Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch (SARB) Thiruvananthapuram to participate in online e-Auction on the portal (<a href="https://baanknet.com">https://baanknet.com</a>). M/s PSB Alliance Private Limited will provide User ID and Password after due verification of PAN of the Eligible Bidders</li> <li>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.</li> </ul> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |







the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price of the Immovable Property has to be remitted to the Bank. The sale certificate for immovable property will be issued only on full payment of 99 % of Sale Price and on submission of Form 26QB & Challan for having remitted the TDS of 1% of Sale Price.

- The Certificate of Sale will be issued in Appendix V (for immovable properties) of the Security Interest (Enforcement) (Amendment ) Rules, 2002 in the name of the purchaser(s) /applicant(s) only and will not be issued in any other name(s).

कृते भारतीय स्टेट बैंक /For STATE BANK OF INDIA

  
अधिकृत अधिकारी /Authorised Officer  
मुख्य प्रबंधक, एस ए आर बी, तिरुवनन्तपुरम  
Chief Manager, SARB, Thiruvananthapuram

Authorised Officer

State Bank of India

SARB, Thiruvannthapuram

Date: 06.05.2026

Place: Thiruvananthapuram

