



STATE BANK OF INDIA
Stressed Assets Recovery Branch
1ST 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 15.06.2026

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

1	Name and address of the Borrowers /Guarantors	1. M/s Sriram Jewellers, 2-86A, Sriram Avenue, Katcherinadai, Kollemcode , Kanyakumari - 629160 2. Mr R Subramonian, S/o Late S RamaSwamy Achary, Lakshmi Vilasom, Katcherinadai, Kollemcode , Kanyakumari - 629160 3. Mr R Sankar, S/o Late S RamaSwamy Achary, Lakshmi Vilasom, Katcherinadai, Kollemcode , Kanyakumari - 629160 4. Mr R Nagarajan, S/o Late S RamaSwamy Achary, Lakshmi Vilasom, Katcherinadai, Kollemcode, Kanyakumari - 629160 5. Mr M Krishnan, S/o Late S Madhavan Achary, Sree Lakshmi, Katcherinadai, Kollemcode, Kanyakumari - 629160 6. Ms L Visalakshi, W/o Late S RamaSwamy Achary, Lakshmi Vilasom, Katcherinadai, Kollemcode, Kanyakumari - 629160
2	Name and address of the Branch, the Secured Creditor	State Bank of India, Stressed Assets Recovery Branch, 1st Floor, LMS Compound, Opp: Museum West Gate, Vikas Bhavan PO,



		Thiruvananthapuram 695 033
3	Sl No	Description of the secured assets to be sold.
	1	<u>Property ID : SBIN200036861191</u> i.All that piece and parcel of land having an extent of 163.625 cents together with all improvements in Re.Sy.No. 284/4 of Kollencode Village, Vilavancodu Taluk, Kanyakumari District, in the name of Smt.Visalakshy., vide Sale Deed No. 1057/1984 dated 04.08.1984, Sale Deed No. 511/1984 dated 16.04.1984, Sale Deed No. 512/1984 dated 16.04.1984, Sale Deed No. 513/1984 dated 16.04.1984 and Sale Deed No. 1037/1984 dated 30.07.1984 of Kollencode SRO bound in North by Property of Krishnan Asari, in South by Property of Palamoni, in East by Road and in West by Property of Gomathi Amma. And ii.All that piece and parcel of land having an extent of 36 cents together with all improvements in Re.Sy.No. 197/10 of Kollencode Village, Vilavancodu Taluk, Kanyakumari District, in the name of Shri.Krishnan Achari., vide Sale Deed No. 229/1988 dated 08.02.1988 of Kollencode SRO bound in North by Property of Pankajakshan Thampi, in South by Property of Vislakshi & Madhavan Asari, in East by Property of Sreekantan Nair and in West by Parassala Kollencode Road.
	4.	<u>Property ID : SBIN20005612765</u> All the part and parcel of property consisting of 21 cents of land and building in Re. Sy No.197/6 and 197/12 of Kollamcode Village, Vilavancodu Taluk, Kanyakumari District registered in the name of Smt.Visalakshy vide Sale Deed No. 3226/1984 dated 29.10.1984 of SRO Kollencode bound in the North by Property of Damodaran Nair in the South By Property of Dasayyan in the East by Property of Lekshmanan and in the West by Road
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.11,56,88,710/-(Rupees Eleven Crore Fifty Six Lakhs Eight Eight Thousand Seven Hundred and Ten only) as on 18.05.2026 with future interest and cost



6	Deposit of earnest money	EMD Property No. 1 Rs 98,80,000/- Property No. 2 Rs 29,00,000/-
7	Reserve price of the immovable secured assets Payment of Earnest Money Deposit (EMD) amount Last Date and Time within which EMD to be remitted	Property No. 1 Rs 9,88,00,000/- Property No. 2 Rs 2,90,00,000/- EMD amount as mentioned above shall be paid online through NEFT/ RTGS mode only (After generation of Challan from (https://ebikray.in) 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. Interested bidder may deposit Pre-Bid EMD with ebkay(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 ebkay'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.
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.	Date : 15.06.2026 Time: 11:00 AM to 04:00 PM with auto extension of ten (10) minutes from last highest bid till sale is completed.
10	The e-auction will be conducted through the Bank's approved service provider. E-auction tender documents containing E auction bid form, declaration etc are available in the website of the service provider as mentioned above	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 https://ebkay.in For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://bank.sbi/web/sbi-in-the-news/auction-notice/bank-e-auctions .
11	Bid Increment Amount	Property No. 1 Rs 1,00,000/- Property No. 2 Rs 1,00,000/-
	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	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.	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 Biju Bhargavan Mobile No: 9447967162, 7994753248
13	Other Conditions	
	- The intending Bidders/ Purchasers are requested to get themselves registered on portal (https://ebkray.in) 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. - 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). - 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 https://ebkray.in. M/s PSB Alliance Private Limited will provide User ID and Password after due verification of PAN of the Eligible Bidders - 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. - 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. - 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 - The bidders are required to submit acceptance of the terms and conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction. 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	



कृते भारतीय स्टेट बैंक /For STATE BANK OF INDIA

Deliver
अधिकृत अधिकारी /Authorised Officer
मुख्य प्रबंधक, एस ए आर बी, तिरुवनन्तपुरम
Chief Manager, SARB, Thiruvananthapuram
AUTHORISED OFFICER
STATE BANK OF INDIA
SARB, THIRUVANANTHAPURAM

Date: 19.05.2026

Place: Thiruvananthapuram



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