



Stressed Assets Recovery Branch
7th Floor, Vankarath Towers
Palarivattom By-pass Junction
Ernakulam – 682 024

Tel: 0484 – 2334730

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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 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/charged to the State Bank of India, Stressed Assets Recovery Branch (Secured Creditor), the Physical possession of which has been taken by The Authorised Officer of State Bank of India, Stressed Assets Recovery Branch, the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 26.06.2026, for recovery of **Rs.12,80,97,033.64/-** as on 08.05.2026 due to the State Bank of India, Stressed Assets Recovery Branch (Secured Creditor) from **1.M/s. Shalom Micro Finance Ltd & Mr. Job M Joy**. **The Reserve Price and Earnest money will be as under.** 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 in PSB Alliance's 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.

No.	Property	Reserve Price	EMD
1	All that part and parcel of the property having a total extent of 50.00 Cents of land with residential building bearing No. XIV/539 in Block No. 41, Re.Sy.No. 293/2, Sy.No. 524/1 of Thekkedesom Village, Chittur Taluk, Palakkad District owned by Mr. Job M Joy as per Sale Deed No. 2173/2008 dated 13/06/2008 of Chittur SRO. Boundaries as per valuation report:- East :Road & Property of Rajan & Sowdhamini West : Property of Jaison Joy; North : Panchayat Road South : Property of Appunni	Rs. 161.00 lakhs	Rs. 16.10 lakhs
2	All that part and parcel of the property having a total extent of 60.00 Cents of land in Block No. 41, Re.Sy.No. 293/2, Sy.No. 524/1 of Thekkedesom Village, Chittur Taluk, Palakkad District owned		



by Mr. Jayson Joy M J as per Sale Deed No. 2172/2008 dated 13/06/2008 of Chittur SRO. Boundaries as per valuation report:- East : Property of Job West : Property of Gopalan North : Panchayat Road & Property of IPC Gospel South : Property of Appunni & Madhavan	Rs. 36.00 lakhs	Rs. 3.60 lakhs
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No	Description of Immovable Property	Encumbrances
1	All that part and parcel of the property having a total extent of 50.00 Cents of land with residential building bearing No. XIV/539 in Block No. 41, Re.Sy.No. 293/2, Sy.No. 524/1 of Thekkedesom Village, Chittur Taluk, Palakkad District owned by Mr. Job M Joy as per Sale Deed No. 2173/2008 dated 13/06/2008 of Chittur SRO. Boundaries as per valuation report:- East : Road & Property of Rajan & Sowdamini West : Property of Jaison Joy; North : Panchayat Road South : Property of Appunni	There are several attachments seen created after creation of mortgage in favour of the bank . The said attachments over the properties are not binding on bank and the banks charge shall have priority over all such subsequent charges / encumbrances
2	All that part and parcel of the property having a total extent of 60.00 Cents of land in Block No. 41, Re.Sy.No. 293/2, Sy.No. 524/1 of Thekkedesom Village, Chittur Taluk, Palakkad District owned by Mr. Jayson Joy M J as per Sale Deed No. 2172/2008 dated 13/06/2008 of Chittur SRO. Boundaries as per valuation report:- East : Property of Job West : Property of Gopalan North : Panchayat Road & Property of IPC Gospel South : Property of Appunni & Madhavan	

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://baanknet.com>".

Date: 09.06.2026

Place: Ernakulam



AUTHORISED OFFICER
STATE BANK OF INDIA
MOB: 9188909161