

	Stressed Assets Recovery Branch 7th Floor, Vankarath Towers Palarivattom By-pass Junction Ernakulam – 682 024
Tel: 0484 – 2334730	e – mail: sbi.05182@sbi.co.in

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 (Secured Creditor), the Physical possession of which has been taken by The Authorised Officer of State Bank of India, Stressed Assets Recovery Branch, will be sold on "As is where is", "As is what is", and "Whatever there is" on **14.07.2026**, for recovery of **Rs.61,99,891/-** as on **05.06.2026** due to the State Bank of India, Stressed Assets Recovery Branch (Secured Creditor) from

1. Shri Nidhin Pappachan, S/o Pappachan, TC 10/989, H No 121, NCC Road, Ambalamukku, Peroorkada P O, Trivandrum – 695005
2. Mr. Nidhin Pappachan, S/o Pappachan, 8/1018/29, Residents Association, C 39/1 Elangathu Nagar, Valiyavila, Thirumala P O, Trivanrum – 695006
3. Mr. Nidhin Pappachan, S/o Pappachan, Villa No 1, Shwas Epcot County, Chemparakay, Vazhakulam, Ernakulam Dt – 683105
4. Mr Pappachan, TC 10/989, H No 121, NCC Road, Ambalamukku, Peroorkada P O, Trivandrum – 695005

The Reserve Price will be **Rs.56,80,000/-** and the earnest money deposit will be **Rs.5,68,000/-**. 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.

Description of Immovable Property

All that pieces and parcels of land having an extent of 1.45 Ares in Re Sy No 410/5, Block No 23, Old Sy Nos. 329/2B/1, 329/2B/2 and 329/1C in Vazhakkulam Village, Kunnathunadu Taluk, Ernakulam District together with building and right of easement through 5 mtr wide internal road and right to use common areas in the Villa project named EPCOT COUNTY vide Sale Deed No 4534/1/2018 dated 05.12.2018 of SRO PERUMBAVOOR registered in the name of Mr. NIDHIN PAPPACHAN.

Bounded by

East	North	West	South
3.60 Meter Private Road	5-meter-wide private internal Road	Property of Sreeja P	Properties of Thambi, Kurian and Simon

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Encumbrances: Nil to the knowledge of bank

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: 06.06.2026

Place: Ernakulam



Authorised Officer