



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

TERMS AND CONDITIONS OF SALE

Property will be sold on "AS IS WHERE IS", "AS IS WHAT IS" AND" WHATEVER THERE IS "

1.	Name and address of the Borrower, Guarantor and Legal heirs	(1) Sri Santhosh R,S/o Ramakrishnan Pillai P G, Nedumpurath House, Thuvayoor South PO, Kadampnanad, Pathanamthitta 691552 (2) Smt Siji R Nair, W/o Santhosh R,Nedumpurath Gadheyam, Perinthalmanna,Eravimangalam, Kerala, 679340 (3) Sri Sanju P R,Panayamthondathil, Thuvayoor North, Nellimukal PO, Pathanamthitta- 691551
2.	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch 1 st Floor, LMS Compound, Opp: Museum West Gate Vikas Bhavan P O., Thiruvananthapuram 695 033
3.	Description of the immovable secured assets to be sold	All part and parcel of property having an extent of 20.23 ares of land with residential building in Re Sy No. 184/4-3 in Block 14 of Kadambanad Village, Adoor Taluk, Pathanamthitta District in the name of Sri Santhosh R, Smt Siji R and Sri Sanju PR as per Sale Deed No 250/2022 dated 27.04.2022 of SRO Kadambanad. <u>Boundaries as per title deed</u> North – Panchayath Road East- Property of Gopinathan& Indiramma South – Property of Nisha West-Property of Nedumbrath
4	Details of the encumbrances known to the secured creditor	Nil attachments till 21.05.2026 as per EC No 632/2026 dated 22.05.2026 of SRO Kadambanad. The e auction is being held on "As is where is", "As is what is", and "Whatever there is" basis. 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 is being held on "As is where is", "As is what is", and "Whatever there is". 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. 47,05,443/- as on 11.06.2026 plus further interest and charges



6	Deposit of Earnest Money	EMD: Rs.6,22,000/- being the 10% of Reserve Price to be remitted by RTGS/NEFT to the Bank account or Demand Draft drawn in favour of SBI SARB, Parking Account on any Nationalised or Scheduled Bank
7	Reserve Price of the immovable secured assets Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted	Rs.62,20,000/- A/c No.33933574299, IFSC: SBIN0007898 Bank: State Bank of India Address: Nanthancode Branch, LMS Compound, Vikas Bhavan P O., Thiruvananthapuram Time: 100.00 a.m Date.24.07.2026
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 Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before 15 th 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	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date:24.07.2026 Time : 11.00 a.m to 04.00 p.m
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.	https://baanknet.com . https://sbi.co.in
11	(i) Bid increment amount: (ii) Auto extension (iii) Bid Currency & unit of measurement (iv) Bid starts from	(i) Rs.30,000/- (ii) Till Sale is completed (iii) Indian Rupees (iv) Rs 62,50,000/-
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	Any working day with prior appointment from 11.00 a.m to 1.00 p.m Name : Smt Menon Sheeja Radhakrishnan/Smt.Vidya V Mobile No. 9497017832/ 9778444519



13	Other conditions	a) Bidders shall hold a valid digital Signature Certificate issued by Competent Authority and valid e-mail ID (email ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password by may be conveyed through e-mail b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e-Auction, self attested copies of Proof of Identification (KYC) Viz ID Card/Driving Licence/ Passport etc., Current Address- proof of communication PAN card of the bidder Valid e-mail ID Contact number (mobile/land line of the bidder etc., to the Authorised Officer of SBI, Stressed Assets Recovery Branch, LMS Compound, Oppl Museum West Gate, Vikas Bhavan P O., Thiruvananthapuram by 23.07.2026 4 pm. Scanned copies of the original of these documents can also be submitted to e-mail ID of Authorised Officer. c) Name of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch to participate in online e-Auction on the portal https://sbi.co.in & https://baanknet.com who will provide user ID and Password after due verification of PAN of the Eligible Bidders. d) 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. e) 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. f) 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. g) 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. h) 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 therein will result in forfeiture of the amount paid by the defaulting bidder. i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. j) The authorized Officer shall be at liberty to cancel the e-Auction process/tender at any time, before declaring the successful bidder, without assigning any reason. k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the Reserve Price.
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		l) The conditional bids may be treated as invalid. Please note that after submission of the bid/s no correspondence regarding any change in the bid shall be entertained. m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses, and any other charges (if any) n) The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/ cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. p) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name. q) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. r) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorized officer of the concerned bank branch only. s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained.
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Thiruvananthapuram


Authorised Officer

