ഭാരതീയ സ്റ്റേറ്റ് ബാങ്ക്
भारतीय स्टेट बैंक
STATE BANK OF INDIA

SBI
The banker to every indian

Ref. No: SARB/TVM/GSK/ GMA/E-AUC /.791./2025-26 Date: 05.09.2026

Shri. Bose Byju **Vanchippally Veedu,** **Kalady, Karamana,** **Thiruvananthapuram--695002**	**Smt. Saritha** **Vadakkayath, Pandarathuruthu,** **Alappad, Karunagappally,** **Kollam--690573**

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, Thiruvananthapuram, will be sold on "As is where is", "As is what is", and "Whatever there is" on 30.09.2026, for recovery of **Rs. 43,36,893/-** (as on 05.09.2026) due to the State Bank of India (Secured Creditor), from **Shri. Bose Byju and Smt. Saritha.**

The Reserve Price	Earnest Money Deposit (EMD)	Bid Increment
Rs.24,98,000/-	**Rs. 2,49,800/-**	**Rs.10,000/-**

Schedule of secured assets.

SL	Description	Boundaries	
1	All that part and parcel of property consisting of 2.02 ares of land and residential building attached therein Re Sy No. 344/10/4/2 Block No.9 in Ayanivelikulangara Village, Karunagapally Taluk, Kollam District registered in the name of Shri. Bose Byju jointly with his spouse Mrs. Saritha vide Sale Deed 399/19 dated 20.02.2019 of Karunagapally SRO.	North	Property of Habeebath
		South	Property of Jayanthi
		East	Private Road
		West	Road

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website *https://www.sbi.bank.in*, *https://baanknet.com/eauction*

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

Place: Thiruvanathapuram
Date : 05.09.2026

THE TERMS AND CONDITIONS OF SALE

PROPERTY WILL BE SOLD ON 30.09.2026 "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS

1	Name and address of the Borrowers /Guarantors	**Shri. Bose Byju** **Vanchippally Veedu,** **Kalady, Karamana,** **Thiruvananthapuram--695002**	**Smt. Saritha** **Vadakkayath, Pandarathuruthu,** **Alappad, Karunagappally,** **Kollam--690573**
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	Description of the secured assets to be sold.	Property ID No. SBIN400036178818 All that part and parcel of property consisting of 2.02 ares of land and residential building attached therein Re Sy No. 344/10/4/2 Block No.9 in Ayanivelikulangara Village, Karunagapally Taluk, Kollam District registered in the name of Shri. Bose Byju jointly with his spouse Mrs. Saritha vide Sale Deed 399/19 dated 20.02.2019 of Karunagapally SRO bounded by property of Habeebath in the North, Property of Jayanthi in the South, private road in the East and Road in the West.	
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.43,36,893/- (Rupees Forty three lakh thirty six thousand eight hundred and ninety three only) as on 05.09.2026 with future interest and cost.	
6	Deposit of earnest money	**EMD**: **Rs. 2,49,800/-** 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	

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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	**Rs.24,98,000/- (Rupees Twenty four lakhs and ninety eight thousand only)** 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 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's (PSB Alliance) Bank account and updating 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: 30.09.2026** **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	**https://www.baanknet.com/eauction-psb/x-login**
11	Bid Increment Amount	**Rs.10,000/- (Bid starts at Rs. 25,08,000/-**
	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.

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	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 : Santhosh Kumar G G Manoj G Mobile No : 9446565061 8943064333
13	**Other Conditions**	

(1) Intending Bidders should get themselves registered on https://baanknet.com/eauctionpsb/bidder-registration by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website).
(2) Bidders have to visit the website (https://www.baanknet.com/eauction-psb/x-login) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of https://www.baanknet.com
(3) Bidders shall hold a valid e-mail ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and password by BAANKNET may be conveyed through e-mail.)
(4) 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 eauction process/ proceed with conventional mode of tendering.
(5) 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.
(6) The bidders are required to submit acceptance of the terms & conditions and modalities of e-auction adopted by the service provider before participating in the e-auction.
(7) 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.
(8) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
(9) The Authorised Officer shall be at liberty to cancel the e-auction process/tender at any time, before declaring the successful bidder, without assigning any reason.
(10) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
(11) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained.
(12) Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system. The bidders will not be entitled to claim any interest,
costs, expenses and any other charges (if any).
(13) 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 auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
(14) 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 may it be subsequently sold.
(15) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, Tax, fees etc. for transfer of the property in his/her name.

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(16) The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

(17) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever.

(18) 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 of 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 authorised officer of the concerned bank branch only.

(19) 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. Provided if the sale price is above Rs.50,00,0000.00, it shall be responsibility of the auction purchaser has to deduct the 1% TDS in the name of the owner of the property and remit to income tax Dept. as per sec. 194IA of Income Tax Act on PAN number which may be provided by the Authorised Officer. The sale certificate will be issued only on receipt of the Form No. 26QB and challan for having remitted to the Bank subsequently. Failing which, it shall be a default under section Rule 9(5) of Security Interest (Enforcement) Rules. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained.

(20) The Sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the court/Tribunal against issue of sale certificate. Further, no interest will be paid on the amount deposited during this period. No request of for return of deposit either in part or full/ cancellation of sale will be entertained.

(21) QR Code is provided only for the convenience to intending bidders. However, details of the property will be as per the description given in the notice published in Newspaper and uploaded in https://baanknet.com, portal only.

(22) Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e-auction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or whatso ever from the bidder thereon affecting the auction process.

(23) Where land & building and plant & machinery both are put on the same auction under different Lot, Authorised Officer reserves right to confirm the sale immovable property only if plant and machinery is sold out.

14	Details of pending litigation, if any, in respect of property proposed to be sold	NIL

कृते भारतीय स्टेट बैंक / For STATE BANK OF INDIA

Date: 05.09.2026
Place: Thiruvananthapuram

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

(Authorised Officer)
Name: Santhosh Kumar G G
Designation: Chief Manager
State Bank of India

BANKS WEB SITE

AUCTION SITE