



STATE BANK OF INDIA
Stressed Assets Recovery Branch Kozhikode
First Floor, Ladder Links, Near Apsara Theatre,
Railway Link Road, Chalappuram PO,
Kozhikode-673002
Phone: 04952929689
email:sbi.70683@sbi.co.in

No. SBI/SARB/KKD/KK/

12.10.2026

By Registered post with acknowledgment due

To

1.M/s Femincaro Concepts, Attipetti Nagar, Chembumukku, Kakkanad, Kochi 682030	2.Sri Kevin Mathew (son & Legal representative of Late Achamma Cherian) Rose land, K K Road, Chembumukku, Kakkanad
3. Smt Meera Joseph W/o Rajesh Myladur, Myladur House, Navodhaya Road, Kangarappady, Vadavukode PO Now residing at Myladur House, Manjakadambu, Karimkunnam PO, Thodupuzha 685586	4.Sri.Rajesh Myladur, Myladur House, Navodhaya Road, Kangarappady, Vadavukode PO Now residing at Myladur House, Manjakadambu, Karimkunnam PO, Thodupuzha 685586

Dear Sir/Madam,

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 to the Secured Creditor, the possession of which has been taken by the Authorised Officer of State Bank of India being the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **28.10.2026**, for recovery of **Rs. 8,04,25,799.57/- (Rupees Eight Crore Four Lakhs Twenty Five Thousand Seven Hundred Ninety Nine and Paise. Fifty Seven Only)** with future interest and costs due to the State Bank of India, SARB Kozhikode as on **12.10.2026** from M/s Femincaro Concepts, Attipetti Nagar, Chembumukku, Kakkanad, Kochi 682030, Sri Kevin Mathew (son & Legal representative of Late Achamma Cherian) Rose land, K K Road, Chembumukku, Kakkanad, Smt Meera Joseph W/o Rajesh Myladur, Myladur House, Navodhaya Road, Kangarappady, Vadavukode PO, Now residing at Myladur House, Manjakadambu, Karimkunnam PO, Thodupuzha 685586 and Sri.Rajesh Myladur, Myladur House, Navodhaya Road, Kangarappady, Vadavukode PO, Now residing at Myladur House, Manjakadambu, Karimkunnam PO, Thodupuzha 685586. The Reserve Price will be **Rs. 1,83,36,000/-- (Rupees One Crore Eighty Three Lakhs and Thirty Six Thousand Only)**. The earnest money deposit will be **Rs. 18,33,600/- (Rupees Eighteen Lakhs Thirty Three Thousand and Six Hundred Only)**. 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.

Auction will be conducted online through Bank's approved service provider at the web portal <https://baanknet.com> on 28.10.2026 between 11.00 AM to 4.00 PM with unlimited extensions of 5 minutes if bidding continues till the sale is concluded. Bid increment amount is Rs. 50,000/-

DESCRIPTION OF PROPERTY

All that part and parcel of property measuring 5.51 Ares of land comprised of 4.05 Ares of land in Old Sy.No.22/8/1 having Re. Sy.No.202/18 in Block No.8 of Vazhakkala Village, Kanayannoor Taluk, Ernakulam District covered by Document No.995/1987 dated 03.11.1987 of SRO Thrikkakara and 1.46 Ares of land in old Sy.No.22/7C, 22/7B having Re. Sy. No.203/2 in Block No.8 of Vazhakkala village, Kanayannoor Taluk, Ernakulam District and covered by Document No.563/2006 dated 15.02.2006 of SRO, Thrikkakara belonging to Smt. Achamma Cherian together with residential building with all improvements thereon and easements attached thereto bounded on				
	East	West	South	North
Present common boundaries	Road	Property of Rema Ravi	Property of Jamal	Property of George Joseph
Encumbrances- Nil to the knowledge of the 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>".

Place: Kozhikode

Chief Manager/Authorised Officer