Stressed Assets Recovery Branch
Ernakulam (5182)
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 18.11.2026, for recovery of Rs.2,77,62,726/- as on 31.10.2026 due to the State Bank of India, Stressed Assets Recovery Branch (Secured Creditor) from (1.) Mr.Cijal Lawrence,S/o Lawrence P T, Pulickal House,Puthencruz P o, Ernakulam 682308 (2.) Mrs.Nida Teresa Sebastian,W/o Cijal Larence,Pulickal House ,Puthencruz P O, Ernakulam 682308. The Reserve Price will be Rs.71.10 Lakhs and the earnest money deposit will be Rs.7.10 Lakhs.

Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC'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 part and parcel of property consisting of 71 Cents of land and a residential building in Sy No. 623/5 and 3.25 Cents of land in Sy No. 623/4 in Marady village, Muvattupuzha Taluk, Ernakulam District covered by Sale Deed No. 1787/08 dated 17.03.2008 of SRO Muvattupuzha in the name of Mr. Cijal Lawrence.

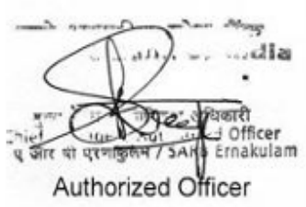
Boundaries

West : Property of Ambu, Joy Kolamkudy.
South : Mud Road, Property of Jose Kollamkudy, Poulose Thrikanachery.
East : Property of Manoj Marapilly, Mathai Kanjirakatt.
North : Proeprty of Ambi Kakichira Puthenpura

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: 31.10.2026
Place : Ernakulam



Authorized Officer