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ഭാരതീയ സ്റ്റേറ്റ് ബാങ്ക്
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Without Prejudice
Registered with AD

No.SARB/TVM/DMN/VID/ 1216 /2026-27 Date :12.10.2026

Santhosh Ramakrishan, S/o Late Ramakrishna Pillai P G, Nedumpurath House, Thuvayoor North, Kadampanad, Pathanamthitta, -691552	Sanju Raghavan Panayamthondalil, S/o Raghavan Nair, Panayamthondalil House, Thuvayoor North, Nellimukal P O, Pathanamthitta, - 691551	Asha Sanju, W/o Sanju Raghavan, Panayamthondalil House, Thuvayoor North, Nellimukal P O, Pathanamthitta, 691551
Sunitha,(Legal Heir, D/o late Ramakrishna Pillai), Nedumpurath House, Kadampanad. P.O., Pathanamthitta, PIN – 691552.	Sureshkumar, (Legal Heir S/o late Ramakrishna Pillai) Nedumpurath House, Kadampanad. P.O., Pathanamthitta, PIN – 691552.	Sarojini Amma W/o Late Sri Ramakrishna Pillai, Nedumpurath House, Kadampanad. P.O., Pathanamthitta, PIN – 691552

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 provisio 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 Secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of State Bank of India will be sold on "As is where is", "As is what is", and "Whatever there is" on **23.11.2026** for recovery of **Rs. 2,51,13,743/- (Rupees Two Crores Fifty One Lakhs Thirteen Thousand Seven Hundred Forty Three only) as on 12.10.2026** with future interest and cost due to the State Bank of India, Stressed Assets Recovery Branch (Secured Creditor) from 1)Sri Santhosh R, (Sole Propreitor Gadha Agencies) S/o Ramakrishnan Pillai P G, residing at Nedumpurath House, Thuvayoor South PO, Kadampanad, Pathanamthitta 691552 (2) Sri Sanju P R , S/o Raghavan Nair, and (3) Smt Asha W/o Sanju P R, both (2) and (3) residing at Panayamthondathil, Thuvayoor North, Nellimukal PO, Pathanamthitta- 691551

The Reserve Price will be Rs. 51,44,000/- (Rupees Fifty-One Lakhs Forty Four Thousand only) and the earnest money deposit will be Rs 5,14,400/- (Rupees Five Lakhs Fourteen Thousand Four Hundred only) Bid Increment: Rs.25,000/- (Rupees Twenty Five Thousand only)

DESCRIPTION OF IMMOVABLE PROPERTIES

All that part and parcel of the property admeasuring 4 ares with commercial/ residential building in Re Sy.No 66/4 in Kadampanad Village , Adoor Taluk, District Pathnamthitta, belonging to Shri Sanju P R & Asha Sanju by virtue of Sale deed No 714/2012 dated 20/09/2012 of Kadampanad SRO and bounded by:

Boundaries as per Title Deed

On the North: Property of Raveendran Pillai.
On the South: Private Road
On the East: Edavazhy and NSS UP School.
On the West: Property of Vasantham Muraleedharan Pillai.

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 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.

As per Encumbrance certificate No- 1288/2026 dated 08.10.2026 issued by SRO Kadambanad nil encumbrance from 01.01.2018 to 06.10.2026.

The e auction is being held as "as is where is" and "as is what is" and "whatever there is" basis. The intending bidders should make their own independent enquiries regarding the encumbrances, title of property, any statutory liabilities, arrears of property tax, electricity dues etc. and to inspect and satisfy themselves. The Authorised Officer/ Secured Creditor shall not be responsible in any way for third party claims/ rights/ dues.

कृते भारतीय स्टेट बैंक / For STATE BANK OF INDIA

Thiruvananthapuram
Authorised Officer

bank.sbi
04712318096
04712317095
04712311076
04712315040
sbi.10058@sbi.co.in

प्रश्നഗ്രസ്ത ആസ്തി
വീണ്ടെടുക്കൽ ശാഖ
എൽ.എം. എസ്. കോമ്പൗണ്ട്
ഓപ്പോസിറ്റ് മ്യൂസിയം വെസ്റ്റ് ഗേറ്റ്
വികാസ് ഭവൻ പി. ഒ.
തിരുവനന്തപുരം-695 001

दबा ग्रस्त आस्ति वसूली शाखा
एल.एम.एस कांपोण्ड
ओप्पोसिट म्यूसियम वेस्ट गेट
विकास भवन पि.ओ.
तिरुवनन्तपुरम-695 033

Stressed Assets Recovery Branch
LMS Compound
Opp. Museum West Gate
Vikas Bhavan P.O.
Thiruvananthapuram - 695033

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

THE TERMS AND CONDITIONS OF SALE
"AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS

1	Name and address of the Borrowers /Guarantors	1) Santhosh Ramakrishan, S/o Late Ramakrishna Pillai P G, Nedumpurath House, Thuvayoor North, Kadampanad, Pathanamthitta, - 691552 2) Sanju Raghavan Panayamthondalil, S/o Raghavan Nair, Panayamthondalil House, Thuvayoor North, Nellimukal P O, Pathanamthitta, - 691551 3) Asha Sanju, W/o Sanju Raghavan, Panayamthondalil House, Thuvayoor North, Nellimukal P O, Pathanamthitta, 691551 4) Sunitha, (Legal Heir, D/o late Ramakrishna Pillai), Nedumpurath House, Kadampanad. P.O., Pathanamthitta, PIN – 691552. 5) Sureshkumar, (Legal Heir S/o late Ramakrishna Pillai) Nedumpurath House, Kadampanad. P.O., Pathanamthitta, PIN – 691552. 6) Sarojini Amma W/o Late Sri Ramakrishna Pillai, Nedumpurath House, Kadampanad. P.O., Pathanamthitta, PIN – 691552
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 P O., Thiruvananthapuram 695 033
3	Description of the secured assets to be sold.	All that part and parcel of the property admeasuring 4 ares with commercial/ residential building in Re Sy.No 66/4 in Kadampanad Village, Adoor Taluk, District Pathnamthitta, belonging to Shri Sanju P R & Asha Sanju by virtue of Sale deed No 714/2012 dated 20/09/2012 of Kadampanad SRO and bounded by: <u>Boundaries as per Title deed</u> On the North: Property of Raveendran Pillai. On the South: Private Road On the East: Edavazhy and NSS UP School. On the West: Property of Vasantham Muraleedharan Pillai
4	Details of the encumbrances known to the secured creditor	As per Encumbrance certificate No- 1288/2026 dated 08.10.2026 issued by SRO Kadambanad nil encumbrance from 01.01.2018 to 06.10.2026. 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 2,51,13,743/- as on 12.10.2026 plus further interest and cost.
6	Deposit of earnest money	**EMD : Rs.5,14,400/-** 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 Payment of Earnest Money Deposit (EMD) amount Last Date and Time within which EMD to be remitted	**Rs 51,44,000/-** **A/c No.33933574299 IFSC: SBIN0007898** **Bank: State Bank of India** **Address:Nanthancode Branch, LMSCompound, VikasBhavan.P.O, Thiruvananthapuram** **Time: 4.00 p.m Date.20.11.2026**
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 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 :23.11.2026** **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	The auction will be conducted through our e- Auction service provider M/s PSB Alliance Private Limited having its Registered Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020(Helpdesk Numbers:+918291220220) at the web portal https://baanknet.com For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-e-auctions.
11	Bid Increment Amount	Rs. 25,000/-. Bid starts at Rs.51,69,000/-
	Auto Extension	Unlimited extensions of 30 minutes each if a bid is placed before 5 minutes of the scheduled closing time of e-auction and bidding continues thereafter.
	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 4.00 P.M on working days before auction date with prior appointment.
	Contact person with mobile number	Name : Sri Diju M Nair/Smt.Vidya V Mobile No. 9400667162/ 9778444519
13	**Other Conditions**	
1.	Bidders shall hold a valid digital Signature Certificate issued by Competent Authority and valid e-mail ID (email ID is necessary for the intending bidder as all the relevant information and allotment of ID and Password by may be conveyed through e-mail	

2. 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 IDContact 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 20**.11.2026, 4pm.** Scanned copies of the original of these documents can also be submitted to e-mail ID of Authorised Officer.

3. 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.
4. 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.
5. 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
6. 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.
7. 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.
8. 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.
9. Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
10. 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.
11. The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the Reserve Price.
12. 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.
13. 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)
14. 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.
15. 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.
16. 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
17. The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc., owning to anybody shall be the sole responsibility of successful bidder only.
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 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.
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. 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.

कृते भारतीय स्टेट बैंक / For STATE BANK OF INDIA

AUTHORISED OFFICER

Place: Thiruvananthapuram

अधिकृत अधिकारी / Authorised Officer
मुख्य प्रबंधक, एसए एआरबी, तिरुवनंतपुरम
Chief Manager, SARB, Thiruvananthapuram