ഭാരതീയ സ്റ്റേറ്റ് ബാങ്ക്
भारतीय स्टेट बैंक
STATE BANK OF INDIA

The banker to every indian

No.SARB/TVM/DMN/VID/1377 /2026-27 Date : 04.11.2026

Mr. Nisanth Sasidharan S/o.Mr.Sasidharan S.S.Nivas,Poothakulam Puthenkulam.P.O,Kollam-691302	Mrs.Sanija.S.V W/o.Mr. Nisanth Sasidharan S.S.Nivas,Poothakulam Puthenkulam.P.O,Kollam-691302

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 **27.11.2026** for recovery of Rs 44,35,305/- (Rupees Forty Four Lakhs Thirty Five Thousand Three Hundred Five only) as on 03.11.2026 with future interest and cost due to the State Bank of India, Stressed Assets Recovery Branch (Secured Creditor) from (1) Mr.Nisanth Sasidharan, S/o.Mr.Sasidharan,S.S.Nivas,Poothakulam, Puthenkulam.P.O, Kollam-691302, 2.Mrs.Sanija.S.V, W/o.Mr. Nisanth Sasidharan, S.S.Nivas,Poothakulam, Puthenkulam.P.O, Kollam-691302.

The Reserve Price will be Rs.31,86,000/- (Rupees Thirty One Lakhs Eighty Six Thousand only) and the earnest money deposit will be Rs.3,18,600/- (Rupees Three Lakhs Eighteen Thousand Six Hundred only) Bid Increment: Rs.10,000/-.

Description of Immovable property:

All part and parcel of property having an extent of 3.80 ares of land with residential building in Re Sy No. 468/19 (old Sy No.6673/3) in Block No 36 of Poothakulam Village, Kollam Taluk,Paravoor Sub District,Kollam District in the name of Shri.Nisanth and Mrs.Sanija.S.V as per Sale Deed No.47/2017 dated 17.01.2017 of SRO Paravoor.

Boundaries as per Sale Deed:

North - Property of Ramachandran
East - Property of Subair
South - Property of Chandran
West – Road

Interested bidder may deposit Pre-Bid EMD with ebkray (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 (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.

Nil encumbrance upto 26.11.2025 as per Encumbrance certificate No-4348/25 dated 02.12.2025 issued by SRO Paravur. The e auction is being held as "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.

For detailed terms and conditions of the sale please refer to the link provided in web portal of the secured creditor https://sbi.bank.in. Details also available at https://baanknet.com.

कृते भारतीय स्टेट बैंक / For STATE BANK OF INDIA

Thiruvananthapuram

Authorised Officer

bank.sbi

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

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

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

आधृत अधिकारी / Authorised Officer
मुख्य प्रबंधक / Chief Manager
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
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)Mr.Nisanth,Sasidharan,S/o.Mr.Sasidharan,S.S.Nivas,Poothakulam, Puthenkulam.P.O, Kollam-691302, 2)Mrs.Sanija.S.V,W/o.Mr.NisanthSasidharan,S.S.Nivas, Poothakulam, Puthenkulam.P.O, Kollam-691302
2.	Name and address of 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 immovable secured assets to be sold	All part and parcel of property having an extent of 3.80 ares of land with residential building in Re Sy No. 468/19 (old Sy No.6673/3) in Block No 36 of Poothakulam Village, Kollam Taluk,Paravoor Sub District,Kollam District in the name of Shri.Nisanth and Mrs.Sanija.S.V as per Sale Deed No.47/2017 dated 17.01.2017 of SRO Paravoor. Boundaries as per Sale Deed: North - Property of Ramachandran East - Property of Subair South - Property of Chandran West - Road
4	Details of the encumbrances known to the secured creditor	Nil encumbrance upto 26.11.2025 as per Encumbrance certificate No-4348/25 dated 02.12.2025 issued by SRO Paravur. The e auction is being held as "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 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. 44,35,305/- as on 03.11.2026 plus further interest and charges
6	Deposit of Earnest Money	EMD: Rs.3,18,600/- 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	Rs.31,86,000/- A/c No.33933574299, IFSC: SBIN0007898

	Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted	Bank: State Bank of India Address: Nanthancode Branch, LMS Compound, Vikas Bhavan P O., Thiruvananthapuram Time: 10:00 am Date.27.11.2026.
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	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 27.11.2026 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.bank.in
11	(i) Bid increment amount: (ii) Auto extension (iii) Bid Currency & unit of measurement (iv) Bid starts from	(i) Rs.10,000/- (ii) Till Sale is completed (iii) Indian Rupees (iv) Rs 31,96,000/-
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 : Sri Diju M Nair/Smt.Vidya V Mobile No.9400667162/ 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 **26.11.2026 , 5 pm**. Scanned copies of the original of these documents can also be submitted to e-mail ID of Authorised Officer. c) Name of Eligibile Bidders will be identified by the State Bank of India, Stressed Assets Reovery Branch to participate in online e-Auction on the portal https://sbi.bank.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. 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., owning 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.

कृते भारतीय स्टेट बैंक / For STATE BANK OF INDIA

Thiruvananthapuram

Authorised Officer

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

भारतीय स्टेट बैंक SARB Thiruvananthapuram STATE BANK OF INDIA