SBI	**STATE BANK OF INDIA** **Stressed Assets Recovery Branch** **SARB Kozhikode Branch(70683)** **1st Floor, Ladder Links** **Near Apsara Theatre, Railway Link Road** **Chalappuram P O, Kozhikode-673002** **email: sbi.70683@sbi.co.in**

THE TERMS AND CONDITIONS OF SALE OF PROPERTY WILL BE SOLD ON "AS IS WHERE IS AS IS WHAT IS AND WHATEVER THERE IS" BASIS

<table>
<tr><td>1</td><td>Name and address of the Borrower</td><td>Mr. Anoop K C
S/o Chandrabose
Kalabhamkulathil House
Alathuparamb
Kosavanvayal P O, Ulikkal
Iritty, Kannur District – 670 705

Mrs. Shiby K S
W/o Anoop K C
Kalabhamkulathil House
Alathuparamb
Kosavanvayal P O, Ulikkal
Iritty, Kannur District – 670 705</td></tr>
<tr><td>2</td><td>Name and address of the Branch, the Secured Creditor</td><td>STATE BANK OF INDIA
Stressed Assets Recovery Branch
SARB Kozhikode Branch(70683)
1st Floor, Ladder Links
Near Apsara Theatre, Railway Link Road
Chalappuram P O, Kozhikode-673002</td></tr>
<tr><td>3</td><td>Description of the secured assets to be sold.</td><td>All that part and parcel of the property admeasuring in 4.86 Ares of land in Re Sy No. 3 (Old Sy No.18) in Kalliad Village, Iritty Taluk with in the Registration Sub District Irikkur, Kannur District, standing in the name of Smt. Shiby K S, W/o Anoop K C vide Jenmam Assignment Deed No:1162/2016 dated 03.06.2016 of Irikkur SRO, with residential building and all improvements, structures, rights and easements attached thereto

bounded on
<table>
<tr><td>East by:</td><td>West by:</td><td>North by:</td><td>South by:</td></tr>
<tr><td>Property of Valiyakalayil Leelamma</td><td>Property of Kolangarakandy Omana</td><td>Panchayath Road</td><td>Property of

Kolangarakandy

Omana</td></tr>
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Encumbrances : Nil</td></tr>
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4	Details of the encumbrances known to the secured creditor	Nil to the knowledge of the Bank. However, Intending bidders may satisfy themselves by making independent enquiries and inspection of the property. No conditional bid will be accepted.
5	The secured debt for recovery of which the property is to be sold	**Rs.94,90,048/- (Rupees Ninety four lakh ninety thousand forty eight only)** as on 18.11.2026 + interest thereon w.e.f. 18.11.2026 + expenses & costs.
6	Deposit of earnest money	**Rs 4,60,000/- (Rupees four lakh sixty thousand only)** being the 10% of Reserve price to be transferred/deposited by bidders in his/her/their Wallet provided by M/s. PSB Alliance. on its E-Auction site ''https://baanknet.com'' by means of NEFT.
7	Reserve Price of the immovable assets Amount / Wallet in which EMD to be remitted **Last Date and Time** within which EMD to be remitted:	**Rs.46,00,000/-(Rupees forty six lakhs only)** Bidders own wallet registered with M/s. PSB Alliance. on its E-Auction site https://baanknet.com by means of NEFT. Time : On or before 4.00 p.m. Date : 15.12.2026
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 Authorized 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 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 : 15.12.2026 Time : 11 AM to 04.00 P.M
10	The e-auction will be conducted through the Bank's approved service provider.	M/s. PSB Alliance at the web portal **"https://baanknet.com"**
11	i. The first bid starts at ii. Bid Increment Amount iii. Auto Extension iv. Bid Currency & Unit of Measurement	i. **Rs.** 46,00,000**/-** ii. Rs. 10,000/-. iii. Unlimited extensions of 5 minutes each. iv. 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. Contact person with mobile number	From 11.00 A.M to 3.00 P.M on working days under prior appointment. Name: Mrs. Beena K: Mob No:9188901924
13	Other conditions	1)The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance well before the auction date. (Registration Process, EMD payment and the

		bidding process is detailed on the above website). 2.)Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s PSB Alliance may be conveyed through e mail. 3) 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 (i) Proof of Identification(KYC) Viz ID card/Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder(iv) valid e-mail ID, (v) contact number(mobile/Land Line)of the bidder etc., to the Authorised Officer of State Bank of India, Stressed Assets Recovery Branch II, R S Buildings, M G Road, Opp. Maharajas College Ground, Ernakulam by 15.12.2026 at 4.00 p.m. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer 4) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch II (SARB II) to participate in online e-Auction on the portal https://baanknet.com. M/s PSB Alliance who will provide User ID and Password after due verification of PAN of the Eligible Bidders. 5) 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. 6) 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. 7) 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. 8) 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. 9) 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. 10) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. 11) 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. 12) The bid submitted without the EMD shall be summarily

		rejected. The property shall not be sold below the reserve price. 13) 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. 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 may it 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., owing 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 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. 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. 20) To the best of knowledge and information of the Authorised Officer, there is no encumbrance binding with the bank. However, it shall be the responsibility of the interested bidders to inspect and should make their own independent enquiries regarding the encumbrances, extent, title of immovable property put on auction, approved /sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the property, and satisfy themselves about the assets prior to submitting their bid/s. It shall be deemed that the intending bidders have done their own due diligence before submitting the tender. No conditional bid will be accepted. 21) The bidder shall deduct and deposit with the concerned

		department / statutory body, Tax deducted at source (TDS) as applicable under Income Tax Act. Such TDS shall be considered as part of the offer made by the Bidder.

Date : 18.11.2026
Place : SARB Kozhikode (70683).

AUTHORISED OFFICER
STATE BANK OF INDIA