



STATE BANK OF INDIA  
Stressed Assets Recovery Branch II Ernakulam  
40/947 1<sup>ST</sup> Floor R.S. Building, Near Metro Pillar No. 697  
Opp. Maharajas College Ground  
M.G. Road, Ernakulam, Kerala PIN: 682 011  
Phone: 0484-2365341  
email:sbi.70683@sbi.co.in

No. SBI/SARB II/EKM/KK/

30.12.2025

**By Registered post with acknowledgment due**

To

|   |   |
|---|---|
| 1. Sri. Sunil K Vijayan<br>S/o. Krishna Vijayan,<br>Sunitha Nivas, Nattukal,<br>House No. 513, Kannambra,<br>Mannapra PO, Palakkad-678685 | 2. Sri. Krishna Vijayan R<br>S/o. Late. Ramankutty<br>Sunitha Nivas, Nattukal,<br>House No. 513, Kannambra,<br>Mannapra PO, Palakkad-678685 |
|---|---|

Dear Sir,

**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 physical 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 **28.01.2026**, for recovery of **Rs. 25,09,050/- (Rupees Twenty Five Lakhs Nine Thousand and Fifty Only)** with future interest and costs due to the State Bank of India, SARB II Ernakulam as on 30.12.2025 from Sri. Sunil K Vijayan and Sri Krishna Vijayan. The Reserve Price of property will be **Rs. 23,84,000/- (Rupees Twenty Three Lakhs and Eighty Four Thousand Only)** and the earnest money deposit will be **Rs. 2,38,400/- (Rupees Two Lakhs Thirty Eight Thousand and Four 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 up-dation 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 M/s. MSTC Ltd at the web portal <https://baanknet.com> on **28.01.2026** between **11.00 A.M to 4.00 P.M** with unlimited extensions of 5 minutes if bidding continues till the sale is concluded. Bid increment amount is **Rs. 10,000/-**

### DESCRIPTION OF PROPERTY

All the part and parcel of the property, admeasuring 3.45 Ares of land in Re Sy No 375/4,5, Block No 34, in Kannambra II Village Alathur Taluk within the registration sub district Vadakkanchery, Palakkad District standing in the name of Sri. Krishna Vijayan vide sale deed No.1144/2011 dated 31.03.2011, 2400/2011 dated 20/07/2011 and 1692/2012 dated 08/08/2012 at Vadakkanchery SRO. with residential building and all improvements, structures and easements attached thereto

|                           | East                | West | South                      | North                                  |
|---------------------------|---------------------|------|----------------------------|--|
| Present common boundaries | 6 feet wide Pathway | Pond | Property of Joy and others | Property of Satheendranath and others. |

Encumbrances:- 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.

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: Ernakulam

Chief Manager/Authorised Officer