



STATE BANK OF INDIA
Stressed Assets Recovery Branch II Ernakulam
40/947 1ST 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
Mrs. Nirmala K K
W/o. Mohanan,
Madissiampara House,
M G Kavu, Pottore P O,
Thrissur-680581

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. 64,01,674/- (Rupees Sixty Four Lakhs One Thousand Six Hundred and Seventy Four Only)** with future interest and costs due to the State Bank of India, SARB II Ernakulam as on **30.12.2025** from Mrs. Nirmala K K W/o Mohanan, Madissiampara House, M G Kavu, Pottore PO, Thrissur-680581. The Reserve Price of property will be **Rs. 46,00,000/- (Rupees Forty Six Lakhs Only)** and the earnest money deposit will be **Rs. 4,60,000/- (Rupees Four Lakhs and Sixty Thousand 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 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. 50,000/-

DESCRIPTION OF PROPERTY:-

All that part and parcel of the property ad measuring in 2.47 Ares (6.10 Cents) of land in Re Sy. No.223/1 (Old Sy No.234/1) in Pottore Village, Thrissur Taluk with in the Registration Sub district Thrissur of Thrissur District, standing in the name of Smt. Nirmala K K W/o Mohanan vide Sale deed No. 2045/1/2014 dated 02.05.2014 of Thrissur SRO, with residential building and all improvements, structures and easements attached thereto bounded on

	East	West	South	North
Present common boundaries	Property of Princy Francis	Property of Konikkara Paul	3.5 meter wide Private way	Property of Konikkara Paul

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