



**STATE BANK OF INDIA
SARB-II**

40/947 1ST Floor R.S. Building, 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

SARB_II/ EKM/SJ

18-12-2025

By Registered post with acknowledgment due

1.M/s Femincaro Concepts, Attipetti Nagar, Chembumukku, Kakkanad, Kochi 682030	2.Sri Kevin Mathew (son & Legal representative of Late Achamma Cherian) Rose land, K K Road, Chembumukku, Kakkanad
3. Smt Meera Joseph W/o Rajesh Myladur, Myladur House, Navodhaya Road, Kangarappady, Vadavukode PO Now residing at Myladur House, Manjakadambu, Karimkunnam PO, Thodupuzha 685586	4.Sri.Rajesh Myladur, Myladur House, Navodhaya Road, Kangarappady, Vadavukode PO Now residing at Myladur House, Manjakadambu, Karimkunnam PO, Thodupuzha 685586

Dear Sir / Madam,

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" on **08-01-2026**, for recovery of Rs.7,69,00,000/- (Rupees Seven crores sixty nine lakhs only) with future interest and costs due to the State Bank of India, SARB_II Ernakulam as on 18-12-2025 from 1. M/s Femincaro concepts represented by partner Smt.Meera Joseph, 2.Smt.Meera Joseph, 3.Late Smt.Achamma Cherian and Guarantor Sri.Rajesh Myladur.

The Reserve Price for Property No 1 will be Rs.2,00,00,000.00 (Rupees Two crores only) and the earnest money deposit will be Rs.20,00,000.00 (Rupees Twenty lakhs only) and the Reserve Price for Property No 2 will be Rs 85,74,000.00 (Rupees Eighty five lakhs seventy four thousand only) and the earnest money deposit will be Rs.8,57,400.00 (Rupees Eight lakhs fifty seven thousand four hundred only)

Interested bidder may deposit Pre-Bid EMD before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment and updation of such information in the e-auction website. This may take some time as per banking process



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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://www.ebkray.in> on **08-01-2026** between **11.00 A.M to 4.00 P.M** with unlimited extensions of 10 minutes if bidding continues till the sale is concluded. Bid increment amount is **Rs. 50,000/-**.

DESCRIPTION OF PROPERTY:

a) Property No1

All that part and parcel of property measuring 5.51 Ares of land comprised of 4.05 Ares of land in Old Sy.No.22/8/1 having Re. Sy.No.202/18 in Block No.8 of Vazhakkala Village, Kanayannoor Taluk, Ernakulam District covered by Document No.995/1987 dated 03.11.1987 of SRO Thrikkakara and 1.46 Ares of land in old Sy.No.22/7C, 22/7B having Re. Sy. No.203/2 in Block No.8 of Vazhakkala village, Kanayannoor Taluk, Ernakulam District and covered by Document No.563/2006 dated 15.02.2006 of SRO, Thrikkakara belonging to Late Smt. Achamma Cherian together with residential building with all improvements thereon and easements attached thereto.

Bounded on

Boundaries as per Title Deed	East	West	South	North
	Road	Property of Rema Ravi	Property of Jamal	Property of George Joseph

Encumbrances : Nil



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b) Property No2

All the part and parcel of the property, admeasuring 4.63 Ares of land with in Re Sy No.18/8 (Old Sy No.31/1A/1) Block No.9 of Vazhakkala Village, Kanayannoor Taluk, Ernakulam District and covered by document no: 3735/2005 dated 27.08.2005 of Thrikkakara SRO belonging to Late Smt. Achamma Cherian together with all improvements thereon and easements attached thereto.

Boundaries as per Title Deed	East	West	South	North
	Thodu	Property sold and 5 meter wide road	Property sold	Property of Mr Manmadhan

Encumbrances : Nil

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

Authorised Officer