



STATE BANK OF INDIA  
Stressed Assets Recovery Branch-II  
40/947 1<sup>ST</sup> 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/

03-02-2026

By Registered post with acknowledgment due

M/s Smart Lines 32/1304 B Near Pipeline Bus Stop Pipeline Road Palarivattom Ernakulam – 682025 represented by Partners	Sri Nihar Sait Y M S/o E M Yacob 15/1232, Rayanishas Unichira, Thycavu C P Nagar P O Kochi – 682033	Sri Subair E M S/o Sri Hassan Mohammed Eruppakkottil House Peringala P O Padathikkara Jn., Ernakulam – 683665	Sri Pradeep K Nair S/o Sri Kesavan Nair 89 A, (2/137), Nakshathra Thiruvankulam Ernakulam - 682305
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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 properties 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 **26-02-2026**, for recovery of **Rs 4,05,85,968/ (Rupees Four crores five lakhs eighty five thousand nine hundred sixty eight Only) as on 03-02-2026** with future interest and costs due to the State Bank of India, SARB-II Ernakulam from **M/s Smart Lines**. The Reserve Price will be **Rs 55,80,000/- (Rupees Fifty five lakhs eighty thousand Only)** and the earnest money deposit will be **Rs. 5,58,000/-(Rupees Five lakhs fifty eight 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 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.

Auction will be conducted online through Bank’s approved service provider M/s.PSB Alliance at the web portal <https://baanknet.com> between 11.00 AM to 4.00 PM with unlimited extensions of 10 minutes if bidding continues till the sale is concluded. Bid increment amount is Rs.50,000/-.

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>”.

## DESCRIPTION OF PROPERTY

An extent of 13.10 ares of land in Re Sy No 208/19, (Old Sy no 531/4/2) Block No 35, in Kunnathunad Village, Kunnathunad Taluk, Ernakulam District covered under Partition Deed No 5517/2011 dated 11.10.2011, of SRO, Puthencruz described as Item no I in the C Schedule of the above Partition Deed, of SRO Puthencruz belonging to Sri Subair E M with residential building, other structures, all improvements and easements attached thereto.

Present Boundaries	East	West	South	North
	Property of Ashraf	Property of Abdul Jalal	Property of Aliyar and private pathway	Property of Saleena
Boundaries as per Title Deed	Property of Ashraf	Property of Abdul Jalal	Property of Aliyar	Property of Saleena

Encumbrances: The property described as Item No 1 above has been sold by Subair E M to Jamal (as per EC). The said sale is subsequent to the mortgage.

Place: Ernakulam  
Date : 03-02-2026

Chief Manager & Authorised Officer