



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/

01.01.2026

**By Registered post with acknowledgment due**

To

1) M/s. Vinsha Combines 16/666, Madaparambu, Kulavanmokku, Kuzhalmannam, Palakkad-678702	2) Mr. Vinod K M (Managing Partner) S/o Mani, Kuppakkad House, Kuzhalmannam PO, Palakkad -678702
3) Mr. Shamy S (Partner) S/o Shahul Hameed S Villa, Pirayiri, Palakkad-678004	

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. 64,99,462/- (Rupees Sixty Four Lakhs Ninety Nine Thousand Four Hundred and Sixty Two Only)** with future interest and costs due to the State Bank of India, SARB II, Ernakulam as on 01.01.2026 from M/s. Vinsha Combines (Mr. Vinod K M – Managing Partner and Mr. Shamy S - Partner). The Reserve Price of property will be **Rs. 27,75,000/- (Rupees Twenty Seven Lakhs and Seventy Five Thousand Only)** and the earnest money deposit will be **Rs. 2,77,500/- (Rupees Two Lakhs Seventy Seven Thousand and Five 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 PSB Alliance 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 that part and parcel of the property admeasuring 2.80 Ares (6.92 Cents) of land in Block No.17, Re Sy. No. 306/3 (Old Sy No.205/10) in Kuzhalmannam 1 Village, Alathur Taluk, Kuzhalmannam Sub District, Palakkad District, standing in the name of Sri. Vinod K M S/o. Mani, Kuppakkad, Kuzhalmannam P.O, Palakkad-678702 vide Janmam Sale deed No.204/2012 dated 17.01.2012 of Kuzhalmannam SRO with a building and all improvements, structures and easements attached thereto				
Present common boundaries	East	West	South	North
	Pathway	Property of Vasu and others	Property of Vasu and others	PWD Road
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