

APPENDIX- IV-A
[See proviso to rule 8 (6)]
Sale notice for sale of immovable properties

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/charged to the State Bank of India (Secured Creditor), the Physical possession of which has been taken by The Authorised Officer of State Bank of India, Stressed Assets Recovery Branch, will be sold on "As is where is", "As is what is", and "Whatever there is" on **18.09.2026**, for recovery of **Rs.1,07,54,777.98(Rupees one crore seven lakh fifty four thousand seven hundred seventy seven and paise ninety eight only)** as on 28.07.2026 along with interest thereon w.e.f. 29.07.2026 and other expenses and costs due to State Bank of India, Stressed Assets Recovery Branch (Secured Creditor) from Mr. Shaji Joseph, Molath House, Mannam P O, Vaniakkad, North Paravoor, Ernakulam -683 520 and Mrs. Jo Tressa Shaji, Molath House, Plakkithadam, Arakkuzha, Meenkunnam P O, Muvattupuzha, Ernakulam – 686 672.

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.

The property details, Reserve Price and Earnest Money Deposit will be as under:

Description of Immovable Properties

All that part and parcel of 4.33 Ares of land in Re.Sy.No.176/2-6 with residential building in Arakuzha Village, Muvattupuzha Taluk, Ernakulam District vide Sale Deed No. 257/2017 dated 23.01.2017 of Muvattupuzha SRO registered in the name of Sri. Shaji Joseph.

Boundaries

East - Property of Joy Chirakandathil
North - Panchayat Road
West - Property of Shaji Molath
South - Property of Joy Chirakandathil

Encumbrances: Nil to the knowledge of the Bank

Reserve Price: Rs.75,20,000/-

EMD: Rs.7,52,000/-

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/> "

Date: 29.07.2026
Place: Ernakulam

Authorised Officer
(Mob: 8754413573)