Without Prejudice
Registered with AD

SARB/TVM/I/MSR/GKG/1311/2026-27

Date: 29.10.2026

Ms. Roshini Augustine, D/o Augustine Martin Zeena Cottage, Channankara P O Kadinamkulam,Vettuthura Thiruvananthapuram - 695301	Ms. Roshini Augustine, W/o Antony Gopi, Krishna Prabha, House No.213 Mukhakkadu Lane, Anayara P O Thiruvananthapuram- 695029
Ms. Roshini Augustine Flat 8, June Rose House 23, Havelock Road Croydon,Surrey CR06 QQ, London	Ms. Roshini Augustine Fairlie House, Fairlie Health Centre 2-6 Uffington Road West Norwood, London, SE27ORW

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 Securitization 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, the Symbolic/Physical possession of which has been taken by the Authorized Officer of State Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on 23.11.2026, for recovery of Rs.1,86,57,550/- (Rupees One Crore Eighty Six Lakh Fifty Seven Thousand Five Hundred Fifty only) as on 29.10.2026 with future interest and charges, due to State Bank of India from Borrowers Ms. Roshini Augustine residing at Zeena Cottage, Channankara P O, Kadinamkulam, Vettuthura, Thiruvananthapuram – 695301.

The reserve price will be **Rs.185,00,000/-** and the earnest money deposit will be **Rs. 18,50,000/-. Bid increment- Rs.25,000/-**

Description of Immovable property

Extent	Boundaries	
All the part and parcel of land property and improvements there upon together with all buildings existing and/or to be constructed in 7.06 ares of land in Re Sy No. 452/11 in Block no.11 of Kazhakoottam Village, Thiruvananthapuram Taluk and Thiruvananthapuram District registered in the name of Ms. Roshini Augustine by virtue of Sale Deed no. 2406/2020 dated 17.12.2020 of Kazhakoottam SRO.	North	Private road
	South	Property of Stanley
	East	Property of Shibu
	West	Property of Anilkumar

Nil encumbrance as per EC no. 8818/2026 dated 05.10.2026 of SRO Kazhakoottam for the period of 01.01.2020 to 30.09.2026.

Interested bidder may deposit Pre-Bid EMD with baanknet (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 baanknet's (PSB Alliance) 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 intending bidders should make their independent enquiries regarding the encumbrance, title to property, any statutory liabilities, arrears of property tax, electricity dues, etc, and to inspect and satisfy themselves. Any encumbrance subsequent to the creation of EM is not binding on the Bank or its auction.

For detailed terms and conditions of the sale please refer to the link provided in web portal of the secured creditor https://sbi.co.in. Details also available at https://baanknet.com.

Authorized Officer

SARB Thiruvananthapuram STATE BANK OF INDIA

bank.sbi

04712318096
04712317095
04712311076
04712315040
sbi.10058@sbi.co.in

प्रश्नग्रस्त आस्ति
वीण्डेടുക്കൽ ശാഖ
എൽ. എം. എസ്. കോബൗണ്ട്
ഓപ്പോസിറ്റ് മ്യൂസിയം വെസ്റ്റ് ഗേറ്റ്
വികാസ് ഭവൻ പി. ഒ.
तिरुവനന्तപുരം-695 001

दबा ग्रस्त आस्ति वसूली शाखा
एल.एम.एस कांपोण्ड
ओप्पोसिट म्यूसियम वेस्ट गेट
विकास भवन पि.ओ.
तिरुवनन्तपुरम-695 033

Stressed Assets Recovery Branch
LMS Compound
Opp: Museum West Gate
Vikas Bhavan P.O.
Thiruvananthapuram - 695033

STATE BANK OF INDIA
Stressed Assets Recovery Branch
1ST Floor, LMS Compound
Opp. Museum West Gate
Vikas Bhavan PO, Thiruvananthapuram, Kerala PIN: 695 033
Phone: 0481-2317095
email:sbi.10058@sbi.co.in

THE TERMS AND CONDITIONS OF SALE

Property will be sold on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" BASIS

1	Name and address of the Borrowers /Guarantors	Ms. Roshini Augustine D/o Augustine Martin, Zeena Cottage, Channankara P O Kadinamkulam,Vettuthura Thiruvananthapuram - 695301	Ms. Roshini Augustine W/o Antony Gopi Krishna Prabha, House No.213 Mukhakkadu Lane, Anayara P O Thiruvananthapuram- 695029
		Ms. Roshini Augustine Flat 8, June Rose House 23, Havelock Road Croydon Surrey CR06 QQ ,London	Ms. Roshini Augustine Fairlie House, Fairlie Health Centre 2-6 Uffington Road West Norwood, London SE27ORW
2	Name and address of the Branch, the Secured Creditor	State Bank of India, Stressed Assets Recovery Branch, 1st Floor, LMS Compound, Opp. Museum West Gate, Vikas Bhavan PO, Thiruvananthapuram 695033	
3	Description of the secured assets to be sold.	Property ID No. SBIN200058321105	
		All the part and parcel of land property and improvements there upon together with all buildings existing and/or to be constructed in 7.06 ares of land in Re Sy No. 452/11 in Block no.11 of Kazhakoottam Village, Thiruvananthapuram Taluk and Thiruvananthapuram District registered in the name of Ms. Roshini Augustine by virtue of Sale Deed no. 2406/2020 dated 17.12.2020 of Kazhakoottam SRO.	
4	Details of the encumbrances known to the secured creditor	Nil encumbrance as per EC no. 8818/2026 dated 05.10.2026 of SRO Kazhakoottam for the period of 01.01.2020 to 30.09.2026. To the best of knowledge and information of the Authorised Officer, there is no other encumbrances advised to the Bank. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.	

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5	The secured debt for recovery of which the property is to be sold	Rs.1,86,57,550/- (Rupees One Crore Eighty Six Lakh Fifty Seven Thousand Five Hundred Fifty only) as on 29.10.2026 with future interest and charges.
6	Deposit of earnest money	EMD Rs. 18,50,000/-
7	Reserve Price of the immovable secured assets Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted	Rs. 185,00,000/- (Rupees One Crore Eighty Five Lakh only) A/c No.33933574299 IFSC : SBIN0007898 Bank: State Bank of India Address: Nanthancode Branch, LMS Compound, Vikas Bhavan P O., Thiruvananthapuram Time: 10.00 a.m Date: 23.11.2026
8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorized Officer, by NEFT/ RTGS to Current A/c No.: 33933574299 in the name of STRESSED ASSETS RECOVERY BRANCH, IFSC: SBIN0007898, Bank: State Bank of India, Address: Nanthencode Branch, Thiruvananthapuram, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction.
9	Date and time of E- auction.	Date : 23.11.2026 Time: 11:00 AM to 04:00 PM with auto extension of ten (10) minutes from last highest bid till sale is completed.
10	The e-auction will be conducted through the Bank's approved service provider. E-auction tender documents containing E-auction bid form, declaration etc. are available in the website of the service provider as mentioned.	https://baanknet.com https://sbi.bank.in
11	Bid Increment Amount	Rs. 25,000/- (Bid starts at Rs. 185,25,000/-)
	Auto Extension	Unlimited extensions of 10 minutes each if a bid is placed before 5 minutes of the scheduled closing time of e-auction and bidding continues thereafter.
	Bid Currency & Unit of Measurement	Indian Rupees.
12	Date and time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification.	Between 11.00 A.M to 3.00 P.M on working days before auction date with prior appointment.



	Contact person with mobile number	Name: Mrs. Menon Sheeja Radhakrishnan or Mr. Gopakumar G. Mobile No: 9447967162, 9188945764
13	**Other Conditions**	

a) Bidders shall hold a valid digital Signature Certificate issued by Competent Authority and valid e-mail ID (email ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password by may be conveyed through e-mail

b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e-Auction, self-attested copies of proof of Identification (KYC) Viz ID Card/Driving Licence/ Passport etc., Current Address- proof of communication, PAN card of the bidder, valid e-mail ID, contact number (mobile/land line of the bidder etc., to the Authorised Officer of SBI, Stressed Assets Recovery Branch, LMS Compound, OppL Museum West Gate, Vikas Bhavan P O., Thiruvananthapuram by **23.11.2026, 10.00 am.** Scanned copies of the original of these documents can also be submitted to e-mail ID of Authorised Officer.

c) Name of Eligibile Bidders will be identified by the State Bank of India, Stressed Assets Reovery Branch to participate in online e-Auction on the portal https://sbi.bank.in & https://baanknet.com who will provide user ID and Password after due verification of PAN of the Eligible Bidders.

d) The successful bidder shall be required to submit the final prices, quoted during the e-Auction as per the annexure after the completion of the e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction.

e) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price/scrap the e-Auction process/proceed with conventional mode of tendering.

f) The Bank/service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.

g) The bidders are required to submit acceptance of the terms and conditions and modalities of e-Auction adopted by the Service provider, before participating in the e-Auction.

h) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned therein will result in forfeiture of the amount paid by the defaulting bidder.

i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

j) The authorized Officer shall be at liberty to cancel the e-Auction process/tender at any time, before declaring the successful bidder, without assigning any reason.

k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the Reserve Price.

l) The conditional bids may be treated as invalid. Please note that after submission of the bid/s no correspondence regarding any change in the bid shall be entertained.

m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any)

n) The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/ cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.

o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

p) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.

q) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc., owning to anybody shall be the sole responsibility of successful bidder only.

r) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the

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property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorized officer of the concerned bank branch only.

s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained.

t) The auction purchaser has to deduct 1% of the Sale Price of the Immovable Property as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price of the Immovable property has to be remitted to the Bank.The sale certificate for immovable property will be issued only on full payment of 99 % of Sale Price and on submission of Form 26QB & Challan for having remitted the TDS of 1% of Sale Price. The Certificate of Sale will be issued in Appendix V (for immovable properties) of the Security Interest (Enforcement) (Amendment) Rules, 2002 in the name of the purchaser(s) /applicant(s) only and will not be issued in any other name(s).

AUTHORISED OFFICER
STATE BANK OF INDIA
SARB, THIRUVANANTHAPURAM

Date: 29.10.2026
Place: Thiruvananthapuram