

	Stressed Assets Recovery Branch 7 th Floor, Vankarath Towers Palarivattom By-pass Junction Ernakulam – 682 024
Tel: 0484 – 2334730	e – mail: sbi.05182@sbi.co.in

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 Authorized 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 **22.09.2026**, for recovery of **Rs.1,82,60,888/- as on 01.09.2026** due to the State Bank of India, Stressed Assets Recovery Branch (Secured Creditor) from **1) M/s Kelamangalam Silks, Gomathikavala, MC Road, Chingavanam, Kottayam-686531 2) Sri.Sajith A J, Anil Nivas,Channanikkadu PO, Kottayam-686533 and 3) Sri. Abhijith S, Anil Nivas , Channanikkadu , Kottayam-686533**. The Reserve Price will be **Rs.87.00 Lakhs** and the earnest money deposit will be **Rs.8.70 Lakhs**. 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.

Description of Immovable Property

All parts and parcel of property having an extent of 5.67 Ares of land together with residential building and all other improvements there on in Re Sy No 547/15/1-1, 547/15/2-2 in Block No 21 of Panachikadu Village, Kottayam Taluk, Kottayam District therein owned by Sri. Sajith A J and covered by Sale Deed No. I/1243/09 dated 12/08/2009 of SRO Puthupally.

Boundaries :

West	South	East	North
Property of Saramma Puthenparambil	Panchayath Road	Property of Sajith, Anil Nivas	Property of Anil Kumar, Nandanam

Encumbrances :

- 1) Date: 29.08.2024, Attachment Amount: Rs.24,14,529/-, Attachment in favor of : Mrs.Prabha Dharmaraj alias Mrs.Prabha Saji Attachment order issued by: Commercial court, Kottayam (Original suit IA 1/2024 CS 43/2024).
- 2) Date: 29.08.2024, Attachment Amount: Rs.10,50,000/-, Attachment in favor of : Mrs.Raghamol and 3 others Attachment order issued by: Commercial court, Kottayam (Original suit IA 1/2024 CS 44/2024).
- 3) Date: 07.08.2024, Attachment Amount: Rs.1,70,377/-, Attachment in favor of : Mrs.Usha Kunjumon Attachment order issued by: Principal Muncif Court, Kottayam (Original suit IA 1/2024 OA 369/2024).
- 4) Date: 07.08.2024, Attachment Amount: Rs.1,29,960/-, Attachment in favor of : Mrs.Smitha Sajeev Attachment order issued by: Principal Muncif Court, Kottayam (Original suit IA 1/2024 OA 370/2024).

(The court attachments are subsequent to the creation of the mortgage of the property in State Bank of India. Hence the attachment is not a binding on the Bank on its SARFAESI sale)

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: 01.09.2026

Place: Ernakulam


Authorized Officer
SBI Ernakulam