



STATE BANK OF INDIA
Stressed Assets Recovery Branch II Ernakulam
40/947 1ST 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/

15.10.2025

By Registered post with acknowledgment due

To

- 1) Mr. Nowshad P M
S/o. Mohammed,
Parattuveettil House, Madathil Road
Ariyannoor PO, Thrissur-680102
- 2) Mrs. Kamar Nowshad (Guarantor)
W/o. Nowshad P M
Parattuveettil House, Madathil Road
Ariyannoor PO, Thrissur-680102

Also available at
Mr. Nowshad P M C/o Lakshmi,
79B, Auditor Street,
Eshwar Nagar, Podunur,
Coimbatore, Tamil Nadu -641023

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 14.11.2025 for recovery of **Rs. 8,97,27,878/- (Rupees Eight Crores Ninety Seven Lakhs Twenty Seven Thousand Eight Hundred and Seventy Eight Only)** with future interest and costs due to the State Bank of India, SARB II Ernakulam as on 15.10.2025 from Mr. Nowshad P M and Mrs. Kamar Nowshad. The Reserve Price of property will be **Rs. 2,87,75,000/- (Rupees Two Crores Eighty Seven Lakhs Seventy Five Thousand Only)** and the earnest money deposit will be **Rs. 28,77,500/- (Rupees Twenty Eight 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 at the web portal <https://baanknet.com> on 14.11.2025 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. 50,000/-

DESCRIPTION OF PROPERTY:-

All the part and parcel of the property, admeasuring 16.39 Ares of land comprised of 4.86 Ares in Sy No 71/1 and 11.53 Ares in Sy No.63/1 in Kandanassery Village Thalappilly Taluk within the registration sub district Kunnamkulam Thrissur District standing in the joint names of Sri.P M Nowshad and Smt. Kamar Nowshad vide Jenmam sale Deed No:1928/1/2010 dated 20.08.2010, of Kunnamkulam SRO, with residential building and all improvements, structures and easements attached thereto

	East	West	South	North
Present common boundaries	Property of Azeez and Vincent	Property of Mymoona	Panchayath Road	Property of Poulose Wilson and Thodu.
Boudaries as per Title Deed	Property of Azeez	Property of Mymoona	Panchayath Road	Panchayath Road
Encumbrances:- There are some attachments (as per EC) in OS 2013 of 2016 in the filed of Sub Court Chavakadu, in OS 131 of 2016 and OS 48 of 2017 both in the files of Sub Court, Irinjalakuda. However, all the above attachments are subsequent to the creation of the mortgage in favour of the Bank.				

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