

**THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE
OF THE SECURED CREDITOR.**

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

1	Name and address of the Borrower	Sri. Ravindran Lawrence Joseph & Smt. Juri Pathak. 'CASA MANJANI', VP IX/191C, Kunnumpuram, Vilappilsala P O, Thiruvananthapuram-695 573.
2	Name and address of Branch, the secured creditor	State Bank of India, Peyadu Branch
3	Complete Description of the movable secured assets to be sold	All that part and parcel of land (together with building structures, rights, improvements and easement attached thereto) situated in 1.57 Ares in Re- Sy No. 449/25-1-5 in Vilappil Village, Kattakkada Taluk, Thiruvananthapuram district in the name of Sri. Ravindran Lawrence Joseph & Mrs. Juri Pathak bounded : North by Property of Sri. Somasekharan, South by Thadom, East by Property of Sri. Hariram and West by Road.
4	Details of the Encumbrances known to the secured creditor.	NIL
5	The secured debt for recovery of which the property is to be sold	Housing Loan A/c No. 67320205394, Suraksha A/c 67320205724 & Additional Home Loan A/c 67344411037. O/s as on 19/02/2020 Rs. 10,04,099.00, Rs. 79,681.00 & Rs.2,71,969.00 respectively + interest thereon + expenses & costs
6	Deposit of earnest money	EMD: Rs.1,98,000/- being the 10% of Reserve price to be remitted by RTGS / NEFT to the Bank account or Demand Draft drawn in favour of SBI RASMEC IV , Nedumangad drawn on any Nationalised or Scheduled Bank
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.19,80,000/- A/c No.:37608336915 IFSC: SBIN0061043 Sys Sus Br Parking A/c RASMEC IV, Nedumangad Address: State Bank of India RASMEC-4, Santhinagar, Trivandrum-695 001 Time :5:00 pm Date : 06/06/2020
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 Authorised Officer, 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	Time and place of public e-Auction or time after which sale by any other mode shall be completed	E- Auction on 10/06/2020 from 11:00 am to 2;00 pm with unlimited extensions till sale concluded
10	The e-Auction will be conducted through the Bank's approved service provider- Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above.	M/s. Auctiontiger at the web portal https://sbi.auctiontiger.com
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	Rs.10000/- with unlimited extension of 5 minutes each 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. Contact person with mobile number	From 01/06/2020 to 06/06/2020 Time: 11:00am to 5:00pm Name : Mr. Suresh Kumar S S Mobile No. 9497721054
13	Other conditions	(a) Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e - mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s. Auctiontiger (vendor name) 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 (i) Proof of Identification(KYC) Viz ID card/Driving Licence/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder(iv) valid e-mail ID, (v) contact number(mobile/Land Line) of the bidder etc., to the Authorised Officer of State Bank Of India, RASMEC-4,Santhinagar, Trivandrum - 695001,by 06/06/2020 and before 5 PM. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (c) Names of Eligible Bidders will be identified by the State Bank of India, RASMEC-4, Trivandrum to participate in online e-Auction on the portal https://sbi.auctiontiger.com (name of the portal) M/s. Auctiontiger (name of the vendor) who will provide

		<p>User ID and Password after due verification of PAN of the Eligible Bidders</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(g) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.</p> <p>(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 herein will result in forfeiture of the amount paid by the defaulting bidder.</p> <p>(i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(j) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.</p> <p>(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(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.</p> <p>(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).</p>
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Date: 07/05/2020
Place: Trivandrum

AUTHORISED OFFICER
STATE BANK OF INDIA