'REGISTERED-A.D'

STATUTORY NOTICE FOR SALE UNDER SECURITY INTEREST(ENFORCEMENT) RULES, 2002

To **Mr. Sijin M U** S/o Marottikkal Unnikrishnan #57, 2nd Floor, Moore Road, Frazer Town, Bangalore North, Bengaluru – 560005 **Also at:** i) Marottikkal House, Arimpur PO Ezhuthachan Road, Thrissur, Kerala – 680620	ii) Petrodo Energy DMCC No 410, 4th Floor, Indiego Tower, Cluster-D Jumairah Lake Towers, Dubai iii) PO Box No 340839, Zabeel Building, 605, Karama, Dubai iv) Flat No 3, 3rd Floor, Jampa Experia apartment, Begur Village, Begur Hobli, Bangalore - 560076

No. SBI/SARB/HL/SMU/DEV/145 Date: 08/05/2026

Madam/Dear Sir,

SUB: SALE NOTICE OF FIFTEEN DAYS FOR SALE UNDER RULE 8(6) READ WITH PROVISION TO RULE 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 (HEREIN AFTER CALLED THE RULES) BORROWER: MR. SIJIN M U A/c No HL- 40301253929

Whereas, the Authorized Officer of the State Bank of India, had taken physical possession of the below mentioned property on **25/03/2025** under the provisions of Sec. 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (herein after called the Act), which has been charged as security by you towards your liability to the Bank amounting to **Rs.1,74,43,221.00 (Rupees One Crore Seventy Four Lakh Forty Three Thousand Two Hundred Twenty One Only)** as on 07/05/2026 and further interest at contractual rate from 08/05/2026 with incidental expenses, costs, charges etc.

Whereas you have failed to satisfy your liability to the Bank even after receipt of the notices under Section 13(2) and Section 13(4) of the Act issued by the undersigned. Therefore, the Authorized Officer of State Bank of India, in exercise of the powers conferred under the Act and the said Rules, issued this notice under Rule 8(6) [Immovable's] read with proviso to Rule 9 (1) of the Security Interest [Enforcement] Rules, 2002, for sale of the secured asset to realize the above stated outstanding along with interest, costs, charges and expenses.

Please take notice that the secured assets charged/mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-Auction to be held on **29/05/2026** through PSB Alliance Pvt Limited **https://baanknet.com**. For further details, please refer to the notice to be published in the newspapers and at websites viz. www.sbi.co.in, PSB Alliance Pvt Limited **https://baanknet.com**

A copy of the e-auction notices which is intended to be published in the newspapers, is attached herewith as Annexure – A for your kind reference. Further, the detailed terms &

conditions of the e-auction which is intended to be published in the above-mentioned websites are also attached herewith as Annexure – B.

SECURED INTEREST

Sl. No	DESCRIPTION OF PROPERTY (Immovable asset)	Reserve Price (Amt in Rs.)
1.	Tender No: SBI/SARB/84 Property ID: SBIN200055452835 Name of the Title Deed Holder: **Mr. Sijin Marottikkal Unnikrishnan** **S/o Mr. Marottikkal Unnikrishnan** **SCHEDULE A PROPERTY** (Description of the entire land Area) All that piece and parcel of the property bearing Site No:65, formed in the converted land bearing Sy. No:341, (conversion order No: B.DIS.ALN.SR(S)28/2003-04 dated 13.05.2003, by the Special Deputy Commissioner, Bangalore), situated at Begur Village, Begur Hobli, Bangalore South Taluk, presently, the property comes under the administrative jurisdiction of the Bruhat Bangalore Mahanagara Palike, having BBMP Khatha No: 1605/65, in Ward No.192, measuring East to West 37+43/2feet and North to South 98+86/2feet, totally measuring 3680 Sq. Feet, and bounded on the: East by : Site No 64 West by : Private Property North by : Road South by : Site No: 63 **SCHEDULE B PROPERTY** **920 Sq.ft, of Undivided Share**, right, title and interest in the Schedule "A', Property hereby conveyed by the Vendors to the Purchaser. **SCHEDULE "C" PROPERTY** **Flat No.3 (Third Floor) of the building known as "JAMPA EXPERIA"** constructed on the Schedule A Property, having a **super built-up Area measuring 2800 square feet,** with **Two Covered Car parking** slot in slit floor, and including all rights, privileges, appurtenances thereto and Bounded on East by : Set Back West by : Set Back North by : Corridor South by : Set Back	**INR 1,85,00,000/-**

SARB Bengaluru 05173 STATE BANK OF INDIA Stressed Assets Recovery Branch

TERMS AND CONDITIONS OF E-AUCTION IS AS UNDER:

E-Auction is being held on "**AS IS WHERE IS**", "**AS IS WHAT IS" and "WHATEVER THERE IS"** basis and will be conducted "Online". The auction will be conducted through the web portal of PSB Alliance i.e., Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available in **https://baanknet.com** and www.sbi.co.in.

To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the assets. However, intending bidders should make their own independent enquiries regarding the encumbrances, title of the assets put on auction and claims/rights/dues affecting the assets, prior to submitting their bids. The Authorised Officer has taken **Physical possession of the asset on 25/03/2025.** The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The assets 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.

The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
For detailed terms and conditions of the sale, please refer to the link provided in **https://baanknet.com** and www.sbi.co.in

Yours faithfully,

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For STATE BANK OF INDIA

Authorised Officer & ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು मुख्य प्रबंधक Chief Manager
Stressed Assets Recovery Br. (05173), Bengaluru-02

Chief Manager & Authorised Officer

ANNEXURE – 'A'

SBI

STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH

Authorized Officer's Details:	**Address of the Branch:**
Name: Sri. Vivek Raina E-mail Id: sbi.05173@sbi.co.in Mobile No: 8197025366 Land Line No. (Office): 080-25943678	Building No.11/90, III Floor, Opp.Trustwell Hospital, Near Old Shivaji Theatre, J C Road, Bengaluru -560 002 Contact: CCO: Sri. Devendra Kumar K Mob: 9740141613. Tel:080-2594-3678/3663 E-mail Id: sbi.05173@sbi.co.in.

"APPENDIX- IV-A"
[See proviso to rule 8 (6)]

E-AUCTION SALE ON 29/05/2026
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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 Borrowers/Guarantors/Mortgager that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of State Bank of India, Secured Creditor, will be sold on **"As Is Where Is", "As Is What Is" and "Whatever There Is"** basis on **29/05/2026** for recovery **Rs.1,74,43,221.00 (Rupees One Crore Seventy Four Lakh Forty Three Thousand Two Hundred Twenty One Only)** as on 07/05/2026 and further interest at contractual rate from 08/05/2026 with incidental expenses, costs, charges etc. due to the State Bank of India, Secured Creditor from the Borrower **Mr. Sijin M U S/o Marottikkal Unnikrishnan**

The Reserve Price, Earnest Money Deposit and Bid Increment Amount will be as under

Property No.	Reserve Price (Below which the properties will not be sold)	Earnest Money Deposit (EMD)	Bid Increment Amount	Time & Date of e-Auction	Last Date for submission of EMD along with KYC & Documents
Flat No 3, 3rd Floor, Jampa Experia apartment, at Begur Village,	**Rs.1,85,00,000/-**	**Rs.18,50,000/-**	**Rs.1,00,000/-**	**From 10:00 am to 4:00 pm on 29/05/2026**	**29/05/2026 up to 09:00 AM**

SECURED INTEREST

Sl. No	DESCRIPTION OF PROPERTY (Immovable asset)	Reserve Price (Amt in Rs.)
1.	Tender No: SBI/SARB/84 Property ID: SBIN200055452835 Name of the Title Deed Holder: **Mr. Sijin Marottikkal Unnikrishnan** **S/o Mr. Marottikkal Unnikrishnan** **SCHEDULE A PROPERTY** (Description of the entire land Area) All that piece and parcel of the property bearing Site No:65, formed in the converted land bearing Sy. No:341, (conversion order No: B.DIS.ALN.SR(S)28/2003-04 dated 13.05.2003, by the Special Deputy Commissioner, Bangalore), situated at Begur Village, Begur Hobli, Bangalore South Taluk, presently, the property comes under the administrative jurisdiction of the Bruhat Bangalore Mahanagara Palike, having BBMP Khatha No: 1605/65, in Ward No.192, measuring East to West 37+43/2feet and North to South 98+86/2feet, totally measuring 3680 Sq. Feet, and bounded on the: East by : Site No 64 West by : Private Property North by : Road South by : Site No: 63 **SCHEDULE B PROPERTY** **920 Sq.ft, of Undivided Share**, right, title and interest in the Schedule "A" Property hereby conveyed by the Vendors to the Purchaser. **SCHEDULE "C" PROPERTY** **Flat No.3 (Third Floor) of the building known as "JAMPA EXPERIA"** constructed on the Schedule A Property, having a **super built-up Area measuring 2800 square feet,** with **Two Covered Car parking** slot in slit floor, and including all rights, privileges, appurtenances thereto and Bounded on East by : Set Back West by : Set Back North by : Corridor South by : Set Back	**INR 1,85,00,000/-**

The sale shall be subject to provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002.

SARB Bengaluru 05173 STATE BANK OF INDIA Stressed Assets Recovery Branch

For further details regarding inspection of the property the intending bidder may contact the Authorized Officer, State Bank of India, Stressed Assets Recovery Branch, Building No.11/90, III Floor, Opp.Trustwell Hospital, Near Old Shivaji Theatre, J C Road, Bengaluru -560 002 Telephone: 080-2594-3678/3663 or Bank's approved Resolution Agent, M/s Apdak Resolutions Pvt Ltd, Representative: Sri. Anjan Kumar D, Cell No.8660590654

To the best of knowledge of the Authorized Officer, & as per available information there is no encumbrance on any of the above said property. For detailed terms and conditions of the sale, please refer to the link provided in PSB Alliance Pvt Limited, **https:// baanknet.com** and **www.sbi.co.in**

NOTE: Sale of property is brought under "**AS IS WHERE IS**", **"AS IS WHAT IS"** and **"WHATEVER THERE IS"** condition, any dues affecting the property such as Electricity bill, Water bill, pending charges with respect of Association, Transfer of E-Khatha & property tax etc., has to be borne by the auction purchaser.

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For STATE BANK OF INDIA

Authorised Officer & ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು मुख्य प्रबंधक Chief Manager
Stressed Assets Recovery Br. (05173), Bengaluru-02

Date: 08/05/2026
Place: Bengaluru

Chief Manager & Authorised Officer
State Bank of India,
Stressed Assets Recovery Branch,
Bengaluru

ANNEXURE-B

TERMS AND CONDITIONS OF SALE:

Property (Immovable Asset) will be sold on **29/05/2026**

'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' Basis.

1	Name and address of the Borrower/ Guarantors/ Mortgagor	**BORROWER:** **Mr. Sijin M U** S/o Marottikkal Unnikrishnan #57, 2nd Floor, Moore Road, Frazer Town, Bangalore North, Bengaluru – 560005 **Also at:** i) Marottikkal House, Arimpur PO Ezhuthachan Road, Thrissur, Kerala – 680620 ii) Petrodo Energy DMCC No 410, 4th Floor, Indiego Tower, Cluster-D Jumairah Lake Towers, Dubai iii) PO Box No 340839, Zabeel Building, 605, Karama, Dubai iv) Flat No 3, 3rd Floor, Jampa Experia apartment, Begur Village, Begur Hobli, Bangalore – 560076
2	Name and address of Branch, the Secured Creditor	STATE BANK OF INDIA, Stressed Asset Recovery Branch 3rd Floor, Building No. 11/90, Opp.Trustwell Hospital, Near Old Shivaji Theatre, J C Road, Bengaluru – 560002.
3	Description of the immovable secured assets to be sold.	Tender No: SBI/SARB/84 Property ID: SBIN200055452835 Name of the Title Deed Holder: **Mr. Sijin Marottikkal Unnikrishnan** **S/o Mr. Marottikkal Unnikrishnan** **SCHEDULE A PROPERTY** (Description of the entire land Area) All that piece and parcel of the property bearing Site No:65, formed in the converted land bearing Sy. No:341, (conversion order No: B.DIS.ALN.SR(S)28/2003-04 dated 13.05.2003, by the Special Deputy Commissioner, Bangalore), situated at Begur Village, Begur Hobli, Bangalore South Taluk, presently, the property comes under the administrative jurisdiction of the Bruhat Bangalore Mahanagara Palike, having BBMP Khatha No: 1605/65, in Ward No.192, measuring East to West 37+43/2feet and North to South 98+86/2feet, totally measuring 3680 Sq. Feet, and bounded on the: East by : Site No 64 West by : Private Property North by : Road South by : Site No: 63

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		SCHEDULE B PROPERTY **920 Sq.ft, of Undivided Share**, right, title and interest in the Schedule "A' , Property hereby conveyed by the Vendors to the Purchaser. **SCHEDULE "C" PROPERTY** **Flat No.3 (Third Floor) of the building known as "JAMPA EXPERIA"** constructed on the Schedule A Property, having a **super built-up Area measuring 2800 square feet,** with **Two Covered Car parking** slot in slit floor, and including all rights, privileges, appurtenances thereto and Bounded on East by : Set Back West by : Set Back North by : Corridor South by : Set Back **Reserve price: Rs.1,85,00,000/-**
4	Details of the encumbrances known to the secured creditor.	Not Known as per available information.
5	The secured debt for recovery of which the property is to be sold	**Rs.1,74,43,221.00 (Rupees One Crore Seventy Four Lakh Forty Three Thousand Two Hundred Twenty One Only)** as on 07/05/2026 and further interest at contractual rate from 08/05/2026 with incidental expenses, costs, charges etc.
6	Deposit of earnest money (EMD)	**EMD Rs.18,50,000/- and Bid Increment Rs.1,00,000/-** **EMD** as mentioned above (10% of Reserve price) to be transferred / deposited by bidders in his / her/ their own Wallet provided on its e-auction site PSB Alliance Pvt Limited **https://baanknet.com** by means of RTGS/NEFT.
7	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be deposited Last date & Time within which EMD to be remitted	**Rs.1,85,00,000/-** Bidders' own wallet Registered on its e-auction site, PSB Alliance Pvt Limited **https://baanknet.com** by means of RTGS/NEFT. 29/05/2026 up to 9:00 AM
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, 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 the confirmation of sale of the secured assets or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction. This amount should be paid through EFT/NEFT/ RTGS/ Demand Drafts / Bankers cheque or in any mode of remittance in favour of "SBI

		SARB Parking Account" to the credit of A/c. No 40252992555 with State Bank of India, SARB, J.C. Road, Bengaluru – 560 002. Branch Code:20202: IFSC Code.SBIN0020202
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**Date: 29/05/2026,** **As detailed in Annexure A** Tender No: SBI/SARB/84 Property ID: SBIN200055452835 **from 10.00 a.m. to 4.00 p.m.** with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.
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 above	PSB Alliance Pvt Limited at the web portal **https:// baanknet.com**
11	(i)Bid increment amount: (ii)Auto extension: (iii) Bid currency & unit of measurement	Rs.1,00,000/- Unlimited extensions of 10 minutes each if a bid is placed in the last 10 minutes of the scheduled closing time of e Auction and bidding continues further Indian Rupee
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 No.	Between 10.00 AM and 4.00 PM on any working day before auction date with prior appointment. **Authorised Officer: Sri. Vivek Raina** **Chief Manager (CLO) – 8197025366** **M/s Apdak Resolutions Pvt Ltd** **Representative: Sri. Anjan Kumar D, Cell No.8660590654**
13	**Other Conditions**	(a) The Bidders should get themselves registered on PSB Alliance Pvt Limited **https://baanknet.com** by providing requisite KYC documents and registration fee as per the practice followed by M/s PSB Alliance Pvt Limited well before the auction date. (The registration process is detailed on the above website). (b) The intending bidders should transfer his/her EMD amount by means of challan generated on his/her bidder account maintained with PSB Alliance Pvt Limited at **https:// baanknet.com** by means of NEFT / RTGS transfer from his/her bank account. (c) The intending bidders should take care that the EMD is transferred at least one day before the date of auction and confirm that his/her wallet maintained with PSB Alliance Pvt Limited is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised Officer of the Bank and the remaining amount i.e.,25% of the sale price

		to be paid immediately i.e., on same day or not later than the next working day as the case may be. (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 & conditions and modalities of e-Auction adopted by the service provider, before participating in the e- Auction. 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 bidders. (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i) 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. (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (k) 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. (l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance Pvt Limited. The bidder has to place a request with PSB Alliance Pvt Limited for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (m) The Authorized Officer is not bound to accept the highest offer and the Authorized 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. (n) In case of forfeiture of the amount deposited by the defaulting bidder, he/she shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold. (o) 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. (p) The payment of all statutory / non-statutory dues, taxes, rates, assessments, charges, fees, GST etc., owing to anybody shall be the sole responsibility of successful bidder. (q) In case 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 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 Authorised officer of the concerned Bank branch only. (r) 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

SARB Bengaluru 05173 STATE BANK OF INDIA

		request for change of name in the sale certificate other than the person who submitted the bid / participated in the auction will be entertained. (s) The Bank is not liable to pay any interest/refund of EMD/money paid in case of any delay in issue of confirmation of Sale/ Sale Certificate by virtue of any Tribunal/ Court Order in connection with this e-auction. (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. (u) 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). (v) This sale will attract the provision of sec.194-IA of the Income Tax Act. (w)Dues pertaining to BBMP tax arrears, electricity charges, water charges, Khatha transfer charges, maintenance of the flat, if anything pending & other such charges shall be borne by the intending buyer. Bank is no way responsible for payments of said taxes, charges, etc. (x) Errors & Omissions excepted.
14	Details of pending litigation, if any, in respect of property proposed to be sold	Not known as per available information.

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For STATE BANK OF INDIA

Authorised Officer & ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು मुख्य प्रबंधक Chief Manager
Stressed Assets Recovery Br. (05173), Bengaluru-02

Chief Manager & Authorised Officer,
State Bank of India,
Stressed Assets Recovery Branch,
Bengaluru.

Place: Bengaluru
Date: 08/05/2026