SBI

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್
भारतीय स्टेट बैंक
State Bank of India

Ref: **HBL-41072997913/HBL-41072286434** **Date:03.11.2026**
Ph- 9656294903/9881929948

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

To,
Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan,
Mottammal House, Near Muthukutty UP School.
Iriveri P O, Mowancheri,
Kannur, Mowancheri, Keral -670613

Flat No.1004, Jumma Al majid Building,
AL Nahda, Sharjah, UAE

Office Address: SLM Interior Decoration LLC,
P.O.Box 47471, Block A, Umm Ramool, Bhatia Brothers,
Warehouse No.05, Dubai , UAE
Email ID-rishalrm940@gmail.com

Dear Sir,

Statutory Notice 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 : Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan , A/c No. HBL-41072997913/HBL-41072286434

Whereas, the Authorised Officer of the State Bank of India, had taken physical possession of the below mentioned property on **18.06.2025** under 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 offered/charged as security by you towards your liability to the Bank amounting to **Rs. 2,56,28,782/- (Rupees Two Crore Fifty Six lakhs Twenty Eight Thousand Seven Hundred Eighty Two Only) as on 02.11.2026** and further interest at contractual rate 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 Authorised 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] read with provision 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 to the Bank more fully described in the schedule hereunder shall be sold in public e-Auction to be held on **23.11.2026** through PSB Alliance Pvt Limited https://baanknet.com.

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bank.sbi

☎: 080-25943678
: 080-25943663
✉: sbi.05713@sbi.co.in

Stressed Asset Recovery Branch
No.11/90, 3rd Floor, Near Old Shivaji Theatre,
J C Road, Bengaluru-560002.
Telephone: 080-25943678/25943663
E-Mail: sbi.05173@sbi.co.in



For further details, please refer to the notice to be published in the newspapers and at websites viz. www.sbi.co.in and https://baanknet.com.

A copy of the e-auction notice, 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

<table>
<tr><th>Sl. No.</th><th>Description of the Immovable</th><th>Reserve Price</th></tr>
<tr><td>1.</td><td>Tender No.SBI/SARB/2026-27/220
Property ID No:SBIN200063092408
SCHEDULE 'A' PROPERTY
All that piece & parcel of the Property bearing Flat/Unit No. E-402, Khatha No.152100700800620834, Constructed in Sy.No.111/1A, 107/1, 107/2 & 106/2 etc, situated at Project named Zuari Garden City, Kaveri Apartment , 4th Floor, E Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super Built up Area of 148.64 Sqmtrs (SBA 1600Sqft), Carpet Area 110.21Sqmtrs Undivided Share 55.28 Sqmtrs, Property standing in the name of Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan and is bounded on
<table>
<tr><td>East by</td><td>Open Space</td><td>North by</td><td>Open Space</td></tr>
<tr><td>West by</td><td>Flat No.E-401</td><td>South by</td><td>Flat No.E-403</td></tr>
</table>
Mortgage by deposit of title deeds document No.SRP-1-04861-2022-23, C D No.SRPD1099 Dated on 18.10.2022 , Sub Register Office Srirangapatna</td><td>Rs.67,00,000/-</td></tr>
<tr><td>2</td><td>Tender No.SBI/SARB/2026-27/221
Property ID No:SBIN200063094614
All that piece & parcel of the Property bearing Flat/Unit No.E-502, Khatha No.152100700800621048, Constructed in Sy.No.111/1A, 107/1, 107/2 & 106/2 etc, situated at Project named Zuari Garden City, Kaveri Apartment , 5th Floor, E Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super Built up Area of 148.64 Sqmtrs (SBA 1600Sqft), Carpet Area 110.21Sqmtrs Undivided Share 55.28 Sqmtrs, Property standing in the name of Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan and is bounded on
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<tr><td>East by</td><td>Open Space</td><td>North by</td><td>Open Space</td></tr>
<tr><td>West by</td><td>Flat No.E-501</td><td>South by</td><td>Flat No.E-503</td></tr>
</table>
Mortgage by deposit of title deeds document No.SRP-1-04860-2022-23, C D No.SRPD1099 Dated on 18.10.2022 , Sub Register Office Srirangapatna,</td><td>Rs.67,00,000/-</td></tr>
</table>

TERMS AND CONDITIONS OF E-AUCTION IS AS UNDER:

E-Auction is being held on "**AS IS WHERE IS**" and "**AS IS WHAT IS" BASIS** and will be conducted "Online". The auction will be conducted through the web portal of PSB Alliance Pvt Limited i.e. https://baanknet.com. 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.inTo 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 18.06.2025. 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 Authorized 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 Securitization 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 www.sbi.co.in and https://baanknet.com.

Yours Faithfully,

भारतीय स्टेट बैंक करता की ओर से/कृते भारतीय स्टेट बैंक
For State Bank of India

Authorised Officer & Chief Manager / मुख्य प्रबंधक
Stressed Assets Recovery Branch, Bengaluru-02

Authorised Officer

ANNEXURE–B

TERMS AND CONDITIONS OF SALE:

Property (Immovable Asset) 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.Rishal Ramakrishnan.M S/o M.Ramakrishnan,** Mottammal House, Near Muthukutty UP School. Iriveri P O, Mowancheri, Kannur, Mowancheri, Keral -670613
2	Name and address of the Mortgagor	**Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan,** Mottammal House, Near Muthukutty UP School. Iriveri P O, Mowancheri, Kannur, Mowancheri, Keral -670613
3	Name and address of Branch, the Secured Creditor	**State Bank Of India,** **Stressed Asset Recovery Branch** **No.11/90, 3rd Floor, Near Old Shivaji Theatre,** **J C Road, Bengaluru-560002.** **Telephone: 080-25943678/25943663** **E-Mail: sbi.05173@sbi.co.in**
4	**Description of the immovable secured asset to be sold** Tender No.SBI/SARB/2026-27/220 and Property ID No:SBIN200063092408 1).All that piece & parcel of the Property bearing **Flat/Unit No.E-402,** Khatha No.152100700800620834, Constructed in Sy.No.111/1A, 107/1, 107/2 & 106/2 etc, situated at Project named Zuari Garden City, Kaveri Apartment , 4th Floor, E Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super Built up Area of 148.64 Sqmtrs (SBA 1600Sqft), Carpet Area 110.21Sqmtrs Undivided Share 55.28 Sqmtrs, Property standing in the name of **Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan** and is bounded on East by Open Space , West by Flat No.E-401 , North by Open Space , South by Flat No.E-403 . Mortgage by deposit of title deeds document No.SRP-1-04861-2022-23, C D No.SRPD1099 Dated on 18.10.2022 , Sub Register Office Srirangapatna,	
	Tender No.SBI/SARB/2026-27/221 and Property ID No:SBIN200063094614 2).All that piece & parcel of the Property bearing **Flat/Unit No.E-502,** Khatha No.152100700800621048, Constructed in Sy.No.111/1A, 107/1, 107/2 & 106/2 etc, situated at Project named Zuari Garden City, Kaveri Apartment , 5th Floor, E Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super Built up Area of 148.64 Sqmtrs (SBA 1600Sqft), Carpet Area 110.21Sqmtrs Undivided Share 55.28 Sqmtrs, Property standing in the name of **Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan** and is bounded on East by Open Space , West by Flat No.E-501 , North by Open Space , South by Flat No.E-503 . Mortgage by deposit of title deeds document No.SRP-1-04860-2022-23, C D No.SRPD1099 Dated on 18.10.2022 , Sub Register Office Srirangapatna,	
5	Details of the encumbrances known to the secured creditor.	Nil
6	The secured debt for recovery of which the property is to be sold	**Rs. 2,56,28,782/- (Rupees Two Crore Fifty Six lakhs Twenty Eight Thousand Seven Hundred Eighty Two Only) as on 02.11.2026** and further interest at contractual rate from 03.11.2026 with incidental expenses, charges, costs etc.

7	Deposit of earnest money and Date and Time for submission of bid with EMD & KYC Documents	**Property No.1).EMD: 6,70,000/-** **Property No.2).EMD: 6,70,000/-** On or Before 22.11.2026 up to 5.00 p.m. **being the 10% of reserve price** to be remitted Through NEFT / RTGS in their own Wallet provided by PSB Alliance Pvt Limited on its e-commerce site https://baanknet.com
8	Reserve price of the immovable secured assets: **Bank account** in which EMD to be remitted.	**Property No.1).Rs. 67,00,000/-** **Property No.2).Rs.67,00,000/-** Bidders own Wallet registered with M/s PSB Alliance Private Limited on its e-auction site https://baanknet.com by means of RTGS.
9	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 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.** The Balance 75% of the sale price is payable through the above bank account 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 auction purchaser not exceeding three months from the date of auction.
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**Date: 23.11.2026** From 11.00 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.
11	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	M/s PSB Alliance Pvt Limited at the web portal https://baanknet.com
12	(i)Bid increment amount: (ii)Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	**INR.67,000/- (each property)** Unlimited extensions of 10 minutes each Indian Rupees

13	**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**	**Between 11.00 A.M. to 3.00 P.M. on any day before the date of auction with prior appointment.** Sri.Narasimhamurhy -9962629198 Sri.Nagendra:9742933364
14	Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s PSB Alliance Private Limited. well before the auction date. (The registration process is detailed on the above website). (b) The intending bidders should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Private Limited at https://baanknet.com by means of NEFT / RTGS transfer from his 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 wallet maintained with M/s PSB Alliance Private 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 on the 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 bidder. (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 M/s PSB Alliance Private Limited. The bidder has to place a request with PSB Alliance Private 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 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 successful bidder shall bear all expenses like arrears of property tax, Khatha transfer charges, Electricity charges, VAT/GST and other expenses in connection with the scheduled auction property. (q) The payment of all statutory / non-statutory dues, taxes, rates, assessments, charges, flat maintenance Charges, E-Katha fees, VAT/GST etc., shall be the sole responsibility of successful bidder. (r) 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. (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 auction will be entertained. (t) 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. (u) 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. (v) 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).

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪರವಾಗಿ / भारतीय स्टेट बैंक
For State Bank of India

Date: 03.11.2026
Place: Bangalore

Authorised Officer
State Bank of India,
SARB, Bangalore

Authorised Officer & Chief Manager / मुख्य प्रबंधक
Stressed Assets Recovery Branch, Bangaluru-02

Annexure-15

Authorised Officer's Details:	Stressed Asset Recovery Branch
Name: Sri.Narasimhamurhy	No.11/90, 3rd Floor, Near Old Shivaji Theatre,
E-mail ID: sbi.05173 @sbi.co.in	J C Road, Bengaluru-560002.
Mobile No: 9962629198	Telephone: 080-25943678/25943663
Landline No.(office): 080-25943678	E-Mail: sbi.05173@sbi.co.in

Appendix – IV-A
[See Provision to rule 8(6)]
Sale notice for sale of immovable property

E-auction SALE NOTICE FOR SALE OF IMMOVABLE ASSET UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISON 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/guarantor, that the below described immovable property mortgaged/charged to the Secured creditor, Physical possession of which has been taken on **18.06.2025** by the Authorised 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 **23.11.2026** for recovery of **Rs. 2,56,28,782/- (Rupees Two Crore Fifty Six lakhs Twenty Eight Thousand Seven Hundred Eighty Two Only) as on 02.11.2026** + interest and expenses and costs, due to State Bank of India, Secured creditor **Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan,** Mottammal House, Near Muthukutty UP School. Iriveri P O, Mowancheri, Kannur, Mowancheri, Keral -670613. The reserve price, earnest money deposit and bid increment amount and last date for receipt of EMD will be as under:-

Property No.	Reserve Price (below which the property will not be sold)	Earnest Money Deposit	Bid increment amount	Last date for receipt of EMD
1.	Rs.67,00,000/-	EMD: 6,70,000/-	67,000/-	20.09.2026
2	Rs.67,00,000/-	EMD: 6,70,000/-	67,000/-	20.09.2026

Description of property:

Property – **(Title deed holder: Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan)**

Tender No.SBI/SARB/2026-27/220 and Property ID No:SBIN200063092408

1).All that piece & parcel of the Property bearing **Flat/Unit No. E-402,** Khatha No.152100700800620834, Constructed in Sy.No.111/1A, 107/1, 107/2 & 106/2 etc, situated at Project named Zuari Garden City, Kaveri Apartment , 4th Floor, E Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super Built up Area of 148.64 Sqmtrs (SBA 1600Sqft), Carpet Area 110.21Sqmtrs Undivided Share 55.28 Sqmtrs, Property standing in the name of **Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan** and is bounded on

East by	Open Space	North by	Open Space
West by	Flat No.E-401	South by	Flat No.E-403

Mortgage by deposit of title deeds document No.SRP-1-04861-2022-23, C D No.SRPD1099 Dated on 18.10.2022 , Sub Register Office Srirangapatna.

Tender No.SBI/SARB/2026-27/221 and Property ID No:SBIN200063094614

2).All that piece & parcel of the Property bearing **Flat/Unit No.E-502,** Khatha No.152100700800621048, Constructed in Sy.No.111/1A, 107/1, 107/2 & 106/2 etc, situated at Project named Zuari Garden City, Kaveri Apartment , 5th Floor, E Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super Built up Area of 148.64 Sqmtrs (SBA 1600Sqft), Carpet Area 110.21Sqmtrs Undivided Share 55.28 Sqmtrs, Property standing in the name of **Sri.Rishal Ramakrishnan.M S/o M.Ramakrishnan** and is bounded on

East by	Open Space	North by	Open Space
West by	Flat No.E-501	South by	Flat No.E-503

Mortgage by deposit of title deeds document No.SRP-1-04860-2022-23, C D No.SRPD1099 Dated on 18.10.2022 , Sub Register Office Srirangapatna,

To the best of knowledge of the Authorised Officer, there is no encumbrance on any of the above said properties. For detailed terms and conditions of the sale, please refer to the link provided in www.sbi.co.in and https://baanknet.com.

भारतीय स्टेट बैंक के लिए
For State Bank of India

Authorised Officer & Chief Manager / मुख्य प्रबंधक
Stressed Assets Recovery Branch, Bengaluru-02

Place: Bangalore
Date : 03.11.2026

Authorised Officer
State Bank of India
SARB, Bangalore