



STATE BANK OF INDIA

SARB-II

40/947 1ST Floor R.S. Building, 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

SARB II/EKM/SJ/

26-12-2025

By Registered post with acknowledgment due

To

1. Sri. Ramakrishnan,
Panarayil House,
Akkaparambu,
Thiruvilwamala P.O,
Thrissur. 680588.
2. Smt. Sheeba P,
Panarayil House,
Akkaparambu,
Thiruvilwamala P.O,
Thrissur. 680588.
3. Smt. Lakshmi Amma,
Panarayil House,
Akkaparambu,
Thiruvilwamala P.O,
Thrissur. 680588.

Dear Sir/Madam,

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 **28-01-2026**, for recovery of Rs 32,66,751/- (Rupees Thirty two lakhs sixty six thousand seven

hundred fifty one only) with future interest and costs due to the State Bank of India, SARB-II Ernakulam as on 26-12-2025 from Sri. Ramakrishnan & Smt. Sheeba P. The Reserve Price will be **Rs. 40,00,000/- (Rupees Forty Lakhs Only)**. The earnest money deposit will be **Rs. 4,00,000/- (Rupees Four Lakhs only)**. Interested bidder may deposit Pre-Bid EMD before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment 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.

Auction will be conducted online through Bank's approved service provider at the web portal <https://www.baanknet.com> on **28-01-2026** between **11.00 A.M to 4.00 P.M** with unlimited extensions of 10 minutes if bidding continues till the sale is concluded. Bid increment amount is **Rs. 10,000/-**.

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://www.baanknet.com>".

DESCRIPTION OF PROPERTY:

All the part and parcel of the property, admeasuring 05.06 Ares(12.50 cents) of land in Sy No 811/3, Door No 16/180 of Thiruvilwamala Village Thalappilly Taluk within the registration sub district Pazhayannur, Thrissur District standing in the joint names of Smt. Lakshmi Amma and Sri Ramakrishnan vide Assignment Deed No:2280/1986 dated 31.12.1986 and sale deed No 1628/1984 dated 27.10.1984 of Pazhayannur SRO, with residential building and all improvements, structures and easements attached thereto.

	East	West	South	North
Present common boundaries	Property of Aruvakkottil Raghu	Panchayath Road	Property of Panariyil Ramakrishnan	Narrow Road

Encumbrances- Nil to the knowledge 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

Authorised Officer