



STATE BANK OF INDIA,
STRESSED ASSETS RECOVERY BRANCH (SARB), BANGALORE
3rd Floor, Building No. 11/90, Near Old Shivaji Theatre,
JC Road, Bangalore 560002
Tel: 080 -25943663/3664, Email: sbi.05173@sbi.co.in

STATUTORY NOTICE FOR SALE UNDER rule 8(6) of SECURITY INTEREST (ENFORCEMENT)
RULES, 2002

Mrs Mumthaz Yakkob. (Borrower) W/O C YAKOOB, #1-104 PALANEERU HOUSE, KAKKINJE POST, CHIBIDRE VILLAGE, CHARMADI, BELATHANGADY- 574228	Mrs.Mumtaz (Guarantor) W/o C Yakoob, Flat No.001, MAK GRAND, Ground Floor, Door No.15-23-1410/01, Lower Bendore, 2nd Cross, Kankanady Post Mangalore- 575002
1. Mr.Yakoob (Guarantor) Flat No.001, MAK GRAND, Ground Floor, Door No.15-23-141/01, Lower Bendore, 2nd Cross,Kankanady Post Mangalore- 575002. (9880760330).	Mr.Yakoob, (Guarantor) Granite Land,D.No.3-137/3, Opp: Mandovi Motors, Near Post Office, Adyar, MANGALORE 575 009.

SBIN/SARB/SEPT/GB/2026-27/

Date: 25.09.2026

Madam/Dear Sir,

SUB: NOTICE FOR 15 days SALE UNDER RULE 8 (6)) OF THE SECURITY INTEREST
(ENFORCEMENT) RULES 2002 (HEREIN AFTER CALLED THE RULES)

BORROWERS: Mrs.Mumtaz Account No:- 32378813259 & 36688889001.

Whereas, the Authorised Officer of the State Bank of India, had taken symbolic possession of the below mentioned property on 05.01.2026 as per Sec. 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002,(herein after called the Act), which have been offered/charged as security towards your liabilities to the Bank amounting to Rs46,65,685/- (Rupees Forty six lakhs Sixty five thousand Six hundred and Eighty five only) as on 25.09.2026, and interest with incidental expenses, cost, charges etc.

Whereas, you have failed to satisfy your liability to the Bank even after receipt of the notice 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 its rights granted under the Act and the said Rules, issues this notice under Rule 8(6) [Immovable] 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.

Your attention is also invited to provision of sub-section (8) of sub-section 13 of the Act in respect of time available to redeem the secured assets.



Please take notice that the secured asset (Immovable Property) charged/mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-Auction to be held on 30.10.2026 through M/s PSB Alliance Pvt Ltd website for further details, please refer to the notice to be published in the newspapers and at websites viz. www.sbi.co.in & 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 reference. Further, the detailed terms & conditions of the e-auction which is intended to be uploaded in the above mentioned websites are also attached herewith as Annexure –B.

SECURED INTEREST

Description of the immovable Property						Reserve Price (Rs.)
<u>SCHEDULE 'A' PROPERTY</u>						Rs. 60,50,000/-
The non agricultural immovable property held on warg right, situated in 87A Kadir Village of Mangalore Taluk, within Bendore ward of Mangalore City Corporation and within the Registration Sub District of Mangalore City, Dakshina Kannada District & comprised in:						
Item No.	R.S No.	T.S No.	Kissam	Extent (A-C)	Portion	
1	123	743/14	Converted	0-14	Whole	
2	123	743/15	Converted	0-02	Whole	
3	123	743/16	Converted	0-02	Whole	
4	123	743/17	Converted	0-02	Whole	
5	123	743/18	Converted	0-02	Whole	
6	123	743/19	Converted	0-02	Whole	
7	124	742/383B3	Converted	0-13.99	Whole	
All the items of properties form a compact block having common boundaries and together with all other easementary rights appurtenant thereto. That out of the aforesaid 44 cents of land 01.01 Cent i.e. 40.79 square meters of land has been surrendered by the grantors in favour of Mangalore City Corporation for the purpose of road widening under the registered deed of relinquishment dated 15-02-2011 bearing document No. MGC-1-053/2-2010-11, CD No. MGCD181.						
Boundaries:						
North		Survey line				



South	Municipal Road.
East	Survey line.
West	Survey line.

SCHEDULE B PROPERTY

DESCRIPTION OF THE APARTMENT

Three bedroom residential Apartment bearing flat No. 001 measuring 1605 square feet super built up area, ground floor, in the Apartment Building known as 'MAK GRAND', constructed in the Schedule 'A' Property together with undivided 3.73% of right, title and interest in the Schedule 'A' Property together with covered car parking space bearing No. 25 together with common lights and facilities as stated in the Deed of Declaration.

The Property is in the name of Mrs Mumthaz Yakkob.

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Yours Faithfully, 

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



STATE BANK OF INDIA,

STRESSED ASSETS RECOVERY BRANCH (SARB), BANGALORE

3rd Floor, Building No. 11/90, Near Old Shivaji Theatre JC Road, Bangalore 560002

Tel: 080 -25943663/3664, Email: sbi.05173@sbi.co.in

Authorised Officer's Details: Name: Shri Govind Ballal Chief Manager Mob: +91 -9449086490 E-mail ID: sbi.05173@sbi.co.in	STRESSED ASSETS RECOVERY BRANCH (SARB) 3rd Floor, Building No. 11/90, Near Old Shivaji Theatre JC Road, Bangalore 560002 Landline No: 080 -2594-3663/3678
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Annexure-A

Appendix: IV-A

[See Proviso to rule 8(6)]

Sale notice for sale of immovable property

(Excluding movable assets, if any, lying in the premises)

E-Auction sale notice for sale of immovable assets (excluding movable assets, if any, lying in the premises) under the securitization 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/charged to the Secured Creditor, the symbolic 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 30.10.2026 for recovery of Rs.46,65,685/- (Rupees Forty six lakhs Sixty five thousand Six hundred and Eighty five only) as on 25.09.2026, and interest with incidental expenses, cost, charges etc. due to the State Bank of India, SARB, JC Road, Bangalore, from Borrower 1. Mrs Mumthaz Yakkob., W/O C YAKOOB, #1-104 PALANEERU HOUSE, KAKKINJE POST, CHIBIDRE VILLAGE, CHARMADI, BELATHANGADY- 574228 and also Flat No.001, MAK GRAND, Ground Floor, Door No.15-23-1410/01, Lower Bendore, 2nd Cross, Kankanady Post Mangalore- 575002 and 2. Guarantor Mr.Yakoob , Flat No.001, MAK GRAND, Ground Floor, Door No.15-23-141/01, Lower Bendore, 2nd Cross, Kankanady Post Mangalore- 575002 also at Granite Land, D.No.3-137/3, Opp: Mandovi Motors, Near Post Office, Adyar, Mangalore 575 009. The Reserve price, Earnest Money Deposit (EMD), Bid increment amount and time of E-auction and the Last date for submission of EMD along with KYC documents for immovable property to be sold will be as under:



Reserve Price(Below which the property will not be sold)	Earnest Money to be Deposit (EMD)	Bid increment amount	Date and time of e-auction
Rs. 60,50,000/-	Rs. 6,05,000/-	Rs. 25000/-	30.10.2026 From 11:00 AM to 4:00 PM

DESCRIPTION OF IMMOVABLE PROPERTY

Property ID:SBIN77206110996

The non agricultural immovable property held on warg right, situated in 87A Kadir Village of Mangalore Taluk, within Bendore ward of Mangalore City Corporation and within the Registration Sub District of Mangalore City, Dakshina Kannada District & comprised in:

Item No.	R.S No.	T.S No.	Kissam	Extent (A-C)	Portion
1	123	743/14	Converted	0-14	Whole
2	123	743/15	Converted	0-02	Whole
3	123	743/16	Converted	0-02	Whole
4	123	743/17	Converted	0-02	Whole
5	123	743/18	Converted	0-02	Whole
6	123	743/19	Converted	0-02	Whole
7	124	742/383B3	Converted	0-13.99	Whole

All the items of properties form a compact block having common boundaries and together with all other easementary rights appurtenant thereto. That out of the aforesaid 44 cents of land 01.01 Cent i.e. 40.79 square meters of land has been surrendered by the grantors in favour of Mangalore City Corporation for the purpose of road widening under the registered deed of relinquishment dated 15-02-2011 bearing document No. MGC-1-053/2-2010-11, CD No. MGCD181.

Boundaries:

North	Survey line
South	Municipal Road.
East	Survey line.
West	Survey line.



SCHEDULE B PROPERTY

DESCRIPTION OF THE APARTMENT

Three bedroom residential Apartment bearing flat No. 001 measuring 1605 square feet super built up area, ground floor, in the Apartment Building known as 'MAK GRAND', constructed in the Schedule 'A' Property together with undivided 3.73% of right, title and interest in the Schedule 'A' Property together with covered car parking space bearing No. 25 together with common lights and facilities as stated in the Deed of Declaration.

The Property is in the name of Mrs Mumthaz Yakkob.

STATUTORY 30 DAYS SALE NOTICE UNDER "SARFAESI" ACT, 2002.

The Borrower /Mortgagor is hereby noticed to pay the sum mention above within 15 days from the date of publication of this notice failing which the Bank shall sell the properties as per the provisions laid down in the SARFAESI Act, 2002.

For detailed terms and conditions of the sale, please refer to the link provided by the secured creditor represented by the Authorised Officer, State bank of India, SARB, Bengaluru i.e.1. <http://www.baanknet.con> 2. www.sbi.co.in.

Date:25.09.2026

Place: Bangalore

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For State Bank of India

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



Annexure 'B'

THE TERMS AND CONDITIONS OF SALE :

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	Mrs Mumthaz Yakkob, W/O C YAKOOB, #1-104 PALANEERU HOUSE, KAKKINJE POST, CHIBIDRE VILLAGE, CHARMADI, BELATHANGADY- 574228 Mrs.Mumtaz ,W/o C Yakoob, Flat No.001, MAK GRAND, Ground Floor, Door No.15-23-1410/01, Lower Bendore, 2nd Cross, Kankanady Post , Mangalore- 575002 Mr.Yakoob (Guarantor) Flat No.001, MAK GRAND, Ground Floor, Door No.15-23-141/01,Lower Bendore, 2nd Cross,Kankanady Post, Mangalore- 575002. Granite Land,D.No.3-137/3, Opp: Mandovi Motors, Near Post Office, Adyar, MANGALORE 575 009.												
2	Name and address of the Guarantor	Mr.Yakoob (Guarantor) 1. Flat No.001, MAK GRAND, Ground Floor, Door No.15-23-141/01, Lower Bendore, 2nd Cross,Kankanady Post, Mangalore- 575002. 2. Granite Land,D.No.3-137/3, Opp: Mandovi Motors, Near Post Office, Adyar, MANGALORE 575 009.												
3	Name and address of Branch, the secured creditor	STATE BANK OF INDIA, Stressed Assets Recovery Branch 3rd Floor, Building No. 11/90, Near Old Shivaji Theatre, JC Road, Bangalore 560002												
4	Description of the immovable secured assets to be sold	Property ID: SBIN77206110996 SCHEDULE PROPERTY <u>SCHEDULE 'A' PROPERTY</u> The non agricultural immovable property held on warg right, situated in 87A Kadir Village of Mangalore Taluk, within Bendore ward of Mangalore City Corporation and within the Registration Sub District of Mangalore City, Dakshina Kannada District & comprised in: <table><tr><td>Item No.</td><td>R.S No.</td><td>T.S No.</td><td>Kissam</td><td>Extent</td><td>Portion</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	Item No.	R.S No.	T.S No.	Kissam	Extent	Portion						
Item No.	R.S No.	T.S No.	Kissam	Extent	Portion									



				(A-C)	
1	123	743/14	Converted	0-14	Whole
2	123	743/15	Converted	0-02	Whole
3	123	743/16	Converted	0-02	Whole
4	123	743/17	Converted	0-02	Whole
5	123	743/18	Converted	0-02	Whole
6	123	743/19	Converted	0-02	Whole
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Boundaries:

Boundaries:

North	Survey line
South	Municipal Road.
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West	Survey line.

SCHEDULE B PROPERTY

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The Property is in the name of Mrs Mumthaz Yakkob.

| 5 | Details of the encumbrances known to the secured creditor. | Not Known |


6	The secured debt for recovery of which the property is to be sold.	Rs.46,65,685/- (Rupees Forty six lakhs Sixty five thousand Six hundred and Eighty five only) as on 25.09.2026+ interest with further cost thereon.
7	Deposit of earnest money	EMD: Rs. 6,05,000 (Rs. Six lakhs five thousand only) being the 10% of Reserve price to be remitted/ transferred by bidders in his / her/ their own Wallet provided by M/s. PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registration by means of RTGS/NEFT.
8	Reserve price of the immovable secured assets: ii. Bank account in which EMD to be remitted. iii. Last Date and Time within which EMD to be remitted:	Rs. 60,50,000/- (Rupees Sixty lakhs and fifty thousand Only) Bidder(s) own wallet provided by M/s. PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registration by means of RTGS/NEFT Time: up to 10.30 AM, Date: 30.10.2026.
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. This amount should be paid through EFT/NEFT/RTGS/Demand Draft/Bankers Cheque or in any mode of remittance in favour " SBI-SARB-Parking Account" to the credit of A/c No.40252992555 with State Bank of India, J C Road, Bengaluru, 560002, IFSC Code : SBIN0020202 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.
10	Date, Time and place of public e-Auction or time after which sale by any other mode shall be completed	30.10.2026. Time: 300 Minutes: From 11:00 AM to 4:00 PM. 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-	M/s. PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registration



	Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	
12	(i) Bid increment amount: (ii) Auto extension:	(i) Rs. 25,000/- (ii) Unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.
13	Date and Time during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification.	Between 11.00 A.M. and 5.00 P.M. on any day before the date of auction with prior appointment Authorised Officer: Mr. Govind Ballal - 9449086490
14	Other Terms & conditions of e-Auction Sale	
	1. The Bidders should get themselves registered on M/s. PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registration. 2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the Property. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of Property put on auction, approved/sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the Property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The Property is 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. It shall be the responsibilities of the interested bidders to inspect and satisfy themselves about the Property before submission of the bid(s). It shall be deemed that the intending bidders have done their own due diligence before submitting the tender. No conditional bid will be accepted. 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. 3. The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with M/s. PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registration by means of NEFT/ RTGS transfer from his bank account. 4. The Intending bidder 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 Pvt Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. 5. 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 sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be.
6. 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.
 7. 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.
 8. 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.
 9. 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.
 10. Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
 11. 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.
 12. The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
 13. 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.
 14. The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s. PSB Alliance Pvt Ltd The Bidder has to place a request with M/s. PSB Alliance Pvt Ltd 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).
 15. The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
 16. 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.
 17. 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.
 18. The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.
 19. In case of 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.
 20. 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.
 21. Where the Sale Prices of the property is Rs.50.00 Lakh and above, 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 receipt of Form 26QB & Challan for having remitted the TDS of 1% of Sale Price.
22. For further details and regarding inspection of Property the intending bidders may contact the Authorised Officer & Chief Manager, State Bank of India, STRESSED ASSETS RECOVERY BRANCH (SARB), 3rd Floor, Building No. 11/90, Near Old Shivaji Theatre JC Road, Bangalore 560002.

Date: 25.09.2026

Place: Bangalore

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For State Bank of India

Authorised Officer / Chief Manager / ಮುಖ್ಯ ಪ್ರबंधक
Stressed Assets Recovery Branch, Bangalore-02
AUTHORISED OFFICER