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STATE BANK OF INDIA
Stressed Assets Recovery Branch
No.11/90, 3rd Floor,
Opp. Trust Well Hospital, J C Road, Bengaluru - 560 002.
Phone: 080- 25943678, 25943663
Email: sbi.05173@sbi.co.in

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

To,

Borrower/s:

Smt. Muneera W/o Sri. Imtiyaz
Residing at:
D No. -4-118, Gandhi Park, Kote House,
Puttur Taluk, Uppinangadi,
Dakshina Kannada District – 574241

Letter No. SBI/SARB/GLB/PKS/2026-27/576 **Date: 16.11.2026**
Tender No. SBI/SARB/2026-27/229
Property ID. SBIN2000674136051

Madam/Dear Sir,

Statutory Notice of 30 (Thirty) 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)

Borrowers: (1) Smt. Muneera W/o Sri. Imtiyaz

A/c Nos.: HL-41463289589: SURAKSHA-41491180995

Whereas, the Authorised Officer of the State Bank of India, had taken **Physical Possession of the below mentioned property on 02.12.2024** 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. 39,77,316/- (Rupees Thirty-Nine Lakh Seventy-Seven Thousand Three Hundred Sixteen Only)** as on 16.11.2026 and further interest at contractual rate from 16.11.2026 with incidental expenses, costs, 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 the powers conferred under the Act and the said Rules, issues 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.

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

Please take notice that the secured asset charged/ mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-Auction to be held on **22.12.2026** through PSB Alliance Pvt Ltd website **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

<table>
<tr><th>Sl. No.</th><th>Description of the Immovable</th><th>Reserve Price</th></tr>
<tr><td>1.</td><td>

SCHEDULE – 'A'

Description of the Property

All the part and parcel of Non-Agricultural immovable property situated at Ullal Village of Ullal Taluk, Ward No. 9 of Halekote within Ullal Municipal Corporation of Ullal Taluk and within the registration Sub-District of Mangaluru Taluk, Dakshina Kannada District and comprised in:

<table>
<tr><th>Item No.</th><th>Sy. No.</th><th>Kissam</th><th>Extent A-C</th></tr>
<tr><td>1</td><td>46/1AP3</td><td>Converted</td><td>00.15.00</td></tr>
<tr><td>2</td><td>46/2</td><td>Converted</td><td>00.21.00</td></tr>
<tr><td></td><td></td><td>Total</td><td>00.36.00</td></tr>
</table>

Property No. 9-3-52-19/A-4-1

Aforesaid Thirty six cents converted land with the boundaries detailed in the conversion order the easement right of road and other mamool rights.

Bounderies:

North : Portion of same Sy. No.
South : Survey Line
East : Road
West : Portion of the same Sy No.

SCHEDULE- 'B'

Description of the Residential Apartment

Residential Apartment bearing Flat No. 401, D. No. 14-42/11(28) situated in the fourth floor of the Residential Apartment commonly known as **"BAIT UR RAHMA APARTMENTS"** measuring 1410 Sq. Ft. (130.99 Sq. Mtrs.) along with 3.81% undivided right respectively in

</td><td>**Rs.39,06,000/-**</td></tr>
</table>

	the common arears and amenities/facilities of the **"BAIT UR RAHMA APARTMENTS"** on the fourth floor.	

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 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**.

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 02.12.2024.** 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**

Yours Faithfully,

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪರವಾಗಿ ಕೃತೆ भारतीय स्टेट बैंक
For STATE BANK OF INDIA

Authorised Officer &Chief Manager / मुख्य प्रबंधक
Stressed Assets Recovery Br. (05179), Bangaluru-02
Authorised Officer

Date: 16.11.2026
Place: Bengaluru

STATE BANK OF INDIA
Stressed Assets Recovery Branch
No.11/90, 3rd Floor,
Opp. Trust Well Hospital,
J C Road, Bengaluru - 560 002.
Phone: 080- 25943678, 25943663
Email: sbi.05173@sbi.co.in

Appendix – IV-A
[See Proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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/charged to the Secured Creditor, the **physical possession** of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on **"As is Where is", As is What is" and Whatever there is"** on **22.12.2026**, for recovery of **Rs. 39,77,316/- (Rupees Thirty-Nine Lakh Seventy-Seven Thousand Three Hundred Sixteen Only)** as on 16.11.2026 and further interest at contractual rate from 16.11.2026 with incidental expenses, costs, charges etc. due to the secured creditor from **Smt. Muneera W/o Sri. Imtiyaz Residing at:** D No. -4-118, Gandhi Park, Kote House, Puttur Taluk, Uppinangadi, Dakshina Kannada District – 574241 The reserve price will be **Rs. 39,06,000/- (Rupees Thirty-Nine Lakhs Six Thousand only)** and the earnest money deposit will be **Rs. 3,90,600/- (Rupees: Three Lakh Ninety Thousand Six Hundred).**

The Reserve Price, Earnest Money Deposit (EMD), Bid increment amount and time of e-auction and last date for submission of EMD along with KYC documents for immovable properties to be sold will be as under:

Reserve Price	Earnest Money Deposit (EMD)	Bid Increment Amount	Date & Time of e-Auction of property	Last date for submission of EMD along with KYC documents
Rs. 39,06,000/-	Rs.3,90,600/-	Rs.50,000/-	22.12.2026 11:00 AM to 04:00 PM	On or before 22.12.2026 up to 10:00 AM.

Letter No. SBI/SARB/GLB/PKS/2026-27/576
Tender No. SBI/SARB/2026-27/229
Property ID. SBIN2000674136051

SCHEDULE – 'A'
Description of the Property

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Item No.	Sy. No.	Kissam	Extent A-C
1	46/1AP3	Converted	00.15.00
2	46/2	Converted	00.21.00
		Total	**00.36.00**

Property No. 9-3-52-19/A-4-1

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South : Survey Line
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West : Portion of the same Sy No.

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Residential Apartment bearing Flat No. 401, D. No. 14-42/11(28) situated in the fourth floor of the Residential Apartment commonly known as **"BAIT UR RAHMA APARTMENTS"** measuring 1410 Sq. Ft. (130.99 Sq. Mtrs.) along with 3.81% undivided right respectively in the common arears and amenities/facilities of the **"BAIT UR RAHMA APARTMENTS"** on the fourth floor.

For detailed terms and conditions of the sale, please refer to the links provided by the Secured Creditor, State Bank of India, i.e., https://baanknet.com

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪರವಾಗಿ ಕೃತೆ भारतीय स्टेट बैंक
For STATE BANK OF INDIA

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

Date: 16.11.2026.
Place: Bengaluru

Authorized Officer

Annexure 'B'

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

THE PROPERTY WILL BE SOLD ON "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS

<table>
<tr><td>1</td><td>Name and address of the Borrower/ Mortgagor / Guarantor</td><td>Borrower/s:
Smt. Muneera W/o Sri. Imtiyaz
Residing at:
D No. -4-118, Gandhi Park, Kote House,
Puttur Taluk, Uppinangadi,
Dakshina Kannada District – 574241</td></tr>
<tr><td>2</td><td>Name and address of Branch, the secured creditor</td><td>STRESSED ASSETS RECOVERY BRANCH (05173)
#11/90, 3rd Floor, Near Old Shivaji Theatre,
J C Road, Bengalore-560002
Ph: 080 2594 3678, 2594 3663
Email Id: sbi.05173@sbi.co.in</td></tr>
<tr><td>3</td><td>Description of the immovable secured asset to be sold.</td><td>Tender No. SBI/SARB/2026-27/229
Property ID. SBIN2000674136051
SCHEDULE – 'A'
Description of the Property
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</table>

		Mtrs.) along with 3.81% undivided right respectively in the common arears and amenities/facilities of the **"BAIT UR RAHMA APARTMENTS"** on the fourth floor.
4	Details of encumbrances known to the secured creditor	**Nil**
5	The secured debt for recovery of which the property is to be sold	**Rs. 39,77,316/- (Rupees Thirty-Nine Lakh Seventy-Seven Thousand Three Hundred Sixteen Only)** as on 16.11.2026 and further interest at contractual rate from 16.11.2026 with incidental expenses, costs, charges etc.
6	Deposit of Earnest money	**Rs. 3,90,600/- (Rupees Three Lakh Ninety Thousand Six Only)** Being the 10% of Reserve price to be transferred/deposited by bidders in his/her/their own wallet provided by PSB Alliance Pvt Ltd through its website **https://baanknet.com**
7	Reserve price of the immovable secured assert Account / Wallet in which EMD to be remitted Last date and time within which EMD to be remitted	**Rs. 39,06,000/- (Rupees Thirty-Nine Lakh Six Thousand Only)** Bidders' own wallet Registered with PSB Alliance Pvt Ltd on its website **https://baanknet.com** **Date: 22.12.2026 Time: up to 10:00 AM**
8	Time and manner of payment	The successful bidder shall have to deposit 25% of the sale price, including EMD amount which is 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 maybe agreed upon in writing between then secured creditor and the auction purchaser not exceeding 3 months from the date of auction, failing which the amount already deposited shall be forfeited.
9	Time and place of public auction or time after which sale by any other mode shall be completed	**Date: 22.12.2026 On line e-Auction** Time: 5 Hours from 11.00 AM to 04.00 PM with unlimited extension of ten minutes for each bid, if the bidding 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 web site of the service provider	PSB Alliance Pvt Ltd on its website **https://baanknet.com**

	as mentioned above	
11	(1) Bid increment amount (2) Auto extension---time (3) Bid currency and unit of measurement	**Rs. 50,000/- (Rupees Fifty Thousand Only)** **Unlimited extension of 10 minute each if a bid is placed before 10 minutes of the scheduled closing time of e-Auction and bidding continues thereafter.** **Indian Currency**
12	Date and time during which inspection of the immovable secured asset to be sold and intending bidders should satisfy themselves about the assets and their specification Contact person with mobile no.	Between 11.00 AM and 3.00 PM before the date of auction with prior appointment. Authorised Officer: Sri Govinda Ballal, Chief Manager e-mail Id: sbi.05173@sbi.co.in Mobile No. 9449086490 Sri Prabhat Kumar Singh, Manager Mobile No. 9901363648
13	Other terms & conditions of e-Auction Sale as under:	(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 Password by M/s. PSB Alliance Pvt Ltd 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 License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid email ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of **Stressed Assets Recovery Branch, State Bank of India,** 3rd Floor, Building No.11/90, Near Old Shivaji Theatre, OPP: Truswell Hospital, J.C. Road, Bengaluru-560002 by **16:00 Hrs of 23.12.2026.** 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, **Stressed Assets Recovery Branch**, to participate in online e-auction on the portal **https://baanknet.com** and M/s. PSB Alliance Pvt Ltd will provide User ID and Password after due verification of PAN of the Eligible Bidders (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 auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction. (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 Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i) The Authorized 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 correspondences regarding any change in the bid shall be entertained. (l) 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). (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 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, Tax, fees etc. for transfer of the property in his/her name.

		(p) The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (q) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever (r) 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 Authorized Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of 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 authorized 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.
15	Details of pending litigation, if any, in respect of property proposed to be sold.	-NIL-

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For STATE BANK OF INDIA

Date: 16.11.2026
Place: Bengaluru.

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

AUTHORISED OFFICER,
STATE BANK OF INDIA