



STATE BANK OF INDIA
Stressed Assets Recovery Branch II Ernakulam
40/947 1ST Floor R.S. Building, Near Metro Pillar No. 697
Opp. Maharajas College Ground
M.G. Road, Ernakulam, Kerala PIN: 682 011
Phone: 0484-2365341 Mob : No. 9188901926
email:sbi.70683@sbi.co.in

No.SBI/SARB II/EKM/KK/

05.12.2025

By Registered post with acknowledgment due

To

Sri. Farook Ummer Hydrose S/o Hydrose Al Manhal Studio PO Box No. 60334 Sharjah UAE	Also available at Thuluvanchery House Brahmakulam PO Thrissur-680104
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Dear Sir,

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 **07.01.2026**, for recovery of **Rs. 46,44,668/- (Rupees Forty Six Lakhs Forty Four Thousand Six Hundred and Sixty Eight Only)** with future interest and costs due to the State Bank of India, SARB II Ernakulam as on **05.12.2025** from Mr. Farook Ummer Hydrose. The Reserve Price of property will be **Rs. 79,01,000/- (Rupees Seventy Nine Lakhs and One Thousand Only)** and the earnest money deposit will be **Rs. 7,90,100/- (Rupees Seven Lakhs Ninety Thousand and One Hundred Only)**.

Interested bidder may deposit Pre-Bid EMD with PSB Alliance before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance Bank account 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://baanknet.com> on **07.01.2026** between **11.00 A.M to 4.00 P.M** with unlimited extensions of 5 minutes if bidding continues till the sale is concluded. Bid increment amount is **Rs. 50,000/-**

DESCRIPTION OF PROPERTY

All that part and parcel of the property admeasuring in 7.83 Ares (19.34 Cents) of land in Re Sy. No.173/6 in Thaikkad Village, Chavakkad Taluk with in the Registration Sub District Chavakkad, Thrissur District, standing in the name of Sri. Farook Ummer vide Jenmam Sale deed No. 3260/1/2008 dated 23.12.2008 of Chavakkad SRO, with residential building, and all improvements, structures and easements attached thereto				
Present common boundaries	East	West	North	South
	Property of Varghese	Panchayath Road	Property of Varghese	Property of Raman
Encumbrances-Nil to the knowledge of the bank. However, Intending bidders may satisfy themselves by making independent enquiries and inspection of the property. No conditional bid will be accepted.				

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

Chief Manager/Authorised Officer