ANNEXURE – 'A'

HLC Shankrapuram, (064063)	
Authorised Officer's Details: **Name:Sri. Girish K,** **Chief Manager** e -mail Id: support.shankarpuram@sbi.co.in Mobile No: 9483466295	**Address of the Branch:** **3RD FLOOR, 13/1, Bull Temple Road, Opp Sri Ramakrishna Mutt, Basavanagudi, Bengaluru- 560 004** e -mail Id: support.shankarpuram@sbi.co.in

APPENDIX – IV A
[See proviso to Rule 8(6)]

e-AUCTION ON 30.03.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Property (excluding movables, if any, lying in the premises) under 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 the Borrower/Mortgagor in particular that the below described immovable property mortgaged/charged to the Secured Creditor, State Bank of India, Bengaluru, the actual physical possession of which has been taken by the Authorized Officer of the Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **30.03.2026** for recovery of Rs.1,26,11,805/- (Rupees One Crore Twenty Six Lakh Eleven Thousand Eight Hundred Five only) as on 11.02.2025 **and further interest at contractual rate** with incidental expenses + costs, charges etc., due to the Secured Creditor, State Bank of India from the Borrower: MR. VINAY KUMAR R N. (A/c Nos. 42312018730/42346800977).

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 property to be sold will be as under:

Reserve Price (Below which the property will not be sold)	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. 86,52,000/-	**Rs 8,65,200/-**	**Rs 10,000/-**	**30.03.2026 10:00 a.m. to 3.00 p .m**	**On or before 30.03.2026 up to 9.30 a.m.**

State Bank of India
RACPC Shankarpuram
64063
B'luru

DESCRIPTION OF IMMOVABLE PROPERTY

TENDER NO. SBI/HLC/SKP/2025-26/

SCHEDULE "A" PROPERTY
(Larger Extent of Property)

All that piece and parcel of the residentially converted land bearing Corporation No.23, measuring 48,128 sq.ft., having PID No.100-686-23, situated at D. Rajgopal Road, Geddalahalli, Sanjayanagar, Bangalore, bounded on:
EAST by: Road,
WEST by: Private property,
NORTH by: Property of Veerabadrappa,
SOUTH by: Property of V. Sreenivas Raju.

SCHEDULE 'B' PROPERTY
(Property hereby conveyed in favour of the PURCHASER)

290.34 Sq. Ft of undivided share in the Schedule 'A' Property along with residential Flat No. B-201 ('B' Block) situated on the Second Floor of the Building known as "HOYSALA INFANTRY TOWERS" with a super built-up area of 1012 Sq. Ft., built with Marble Flooring along with 1 (One) Covered Car park area.

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

The Borrower/Mortgagor is hereby noticed to pay the sum mentioned above within 30 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 links provided by the Secured Creditor represented by the Authorised Officer, State Bank of India, HLC, Shankarpuram, Bengaluru ie.,

1) **https://baanknet.com**
2) **www.sbi.co.in**

For further details regarding inspection of the properties the intending bidder may contact the Authorised Officer as mentioned above or Bank's Approved Resolution Agent :Mr. Manohar V Mob No: 7353931866

To the best of knowledge of the Authorised Officer, there is no encumbrance on any of the above said properties.

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 31.05.2025 .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 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 STATE BANK OF INDIA

CHIEF MANAGER
RACPC Shankarpuram (64063)
Basavanagudi, BENGALURU-560 004

Place: Bengaluru
Date: 16.02.2026

Authorised Officer

ANNEXURE - 'B'

TERMS AND CONDITIONS OF SALE :

The property will be sold **on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS"** Basis

1	Name & Address of the Borrower	**Mr. Vinay Kumar R N S/o Shri. R. G Nagaraj** Residing at: No. 305, 2nd Main, 2nd Stage, Annapoorneshwari Layout, Nagharbhavi, Bangalore 560 072. Also at B-201, 2nd Floor, B- Block, Hoysala Infantry Towers, Bangalore North, Bangalore 560 094.
2	Name & Address of the Guarantor/Mortgagor	**NIL**
3	Name and address of Branch, the secured creditor	STATE BANK OF INDIA, HLC Shankarpuram, 3RD FLOOR, 13/1, Bull Temple Road, Opp Sri Ramakrishna Mutt, Basavanagudi, Bengaluru- 560 004
4	Description of the immovable secured assets to be sold.	**TENDER NO. SBI/HLC/SKP/2025-26/** **SCHEDULE "A" PROPERTY** **(Larger Extent of Property)** All that piece and parcel of the residentially converted land bearing Corporation No.23, measuring 48,128 sq.ft., having PID No.100-686-23, situated at D. Rajgopal Road, Geddalahalli, Sanjayanagar, Bangalore, bounded on: EAST by: Road, WEST by: Private property, NORTH by: Property of Veerabadrappa, SOUTH by: Property of V. Sreenivas Raju. **SCHEDULE 'B' PROPERTY** **(Property hereby conveyed in favour of the PURCHASER)** 290.34 Sq. Ft of undivided share in the Schedule 'A' Property along with residential Flat No. B-201 ('B' Block) situated on the Second Floor of the Building known as "HOYSALA INFANTRY TOWERS" with a super built-up area of 1012 Sq. Ft., built with Marble Flooring along with 1 (One) Covered
5	Details of encumbrances known to the secured creditor	**Nil**
6	The secured debt for recovery of which the property is to be sold	Rs.1,26,11,805/- (Rupees One Crore Twenty Six Lakh Eleven Thousand Eight Hundred Five only) as on 11.02.2025 **and further interest at contractual rate .**
7	Deposit of Earnest money	**EMD: Rs. 8,65,200/- being the 10% of Reserve price** to be transferred/deposited by bidders in his/her/their own wallet provided by M/s PSB Alliance Pvt Ltd on its e-auction site

		https://baanknet.com by means of RTGS/NEFT
8	Reserve price of the immovable secured asset Account / Wallet in which EMD to be remitted Last date and time within which EMD to be remitted	**Rs. 86,52,000/-(Rupees Eighty Six Lakh Fifty Two Thousand only)** Bidders own wallet Registered with M/s. PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registrstionby means of RTGS/NEFT. **Date: 30.03.2026 Time: up to 9.30 AM**
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-HLC Shankrapuram-Parking Account".** 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 e – Auction.
10	Time and place of public auction or time after which sale by any other mode shall be completed	**Date: 30.03.2026** Online e-Auction **from 10:00 a.m. to 3:00 p.m.**with unlimited extension of ten minutes for each bid, if the bidding 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 web site of the service provider as mentioned above	M/s PSB Alliance Pvt Ltd., at the web portal https://baanknet.com
12	a) Bid increment amount b) Auto extension----- time	**Rs. 10,000/- (Rupees TenThousand Only)** **Unlimited extension of 10minute each if a bid is placed before 10 minutes of the scheduled closing time of e-**

	c)Bid currency and unit of measurement	**Auction and bidding continues thereafter.** **INR**
13	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 a.m. and 5:00 p.m. on any day with prior appointment. Authorised Officer: **Sri. Girish K, Chief Manager** e-mail Id: support.shankarpuram@sbi.co.in Mobile No. 9483466295 **Bank's Approved Resolution Agent Mr. ManoharV Mob No: 7353931866**
14	Other conditions	The Bidders should get themselves registered on M/s PSB Alliance Pvt Ltd athttps://baanknet.com/eauction-psb/bidder-registrstion (a) by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance Pvt Ltd well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (b) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property except the above-mentioned dues to the Bank. 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 responsibility 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 thatafter submission of the bid/s, no correspondence regarding

		any change in the bid shall be entertained. (c) 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., at https://baanknet.com/eauction-psb/bidder- registrstion by means of NEFT/ RTGS transfer from his/her bank account. (d) 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. (e) The successful bidder shall be required to submit the final price quoted during the e-Auction as per the annexure after the completion of the e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction. **(f) The property shall not be sold below the Reserve Price. However, the bidder must undertake to increase the bid amount by one bid increment amount mentioned in the sale notice, even if the bidder is a sole/successful bidder.** (g) 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. (h) 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. (i) 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. (j) 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.

		(k) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. 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. (l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (m) 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. (n) 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/her bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (o) 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. (p) In case of forfeiture of the amount deposited by the defaulting bidder, he/she shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold. (q) 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. (r) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees, GST etc., owing to anybody shall be the sole responsibility of successful bidder. (s) 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

		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 bank branch only. (t) 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. (u) 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. (v) 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. (w) The Certificate of Sale will be issued in the form given in Appendix V (for immovable property) 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).
15	Details of pending litigation, if any, in respect of property proposed to be sold.	-NIL-

For STATE BANK OF INDIA

CHIEF MANAGER
RACPC, Shankarpuram (04063)
Basavanagudi, BENGALURU-560 004

Authorised Officer & Chief Manager,
State Bank of India,
HLC, Shankarpuram, Bengaluru.

Place: Bengaluru
Date: 16.02.2026