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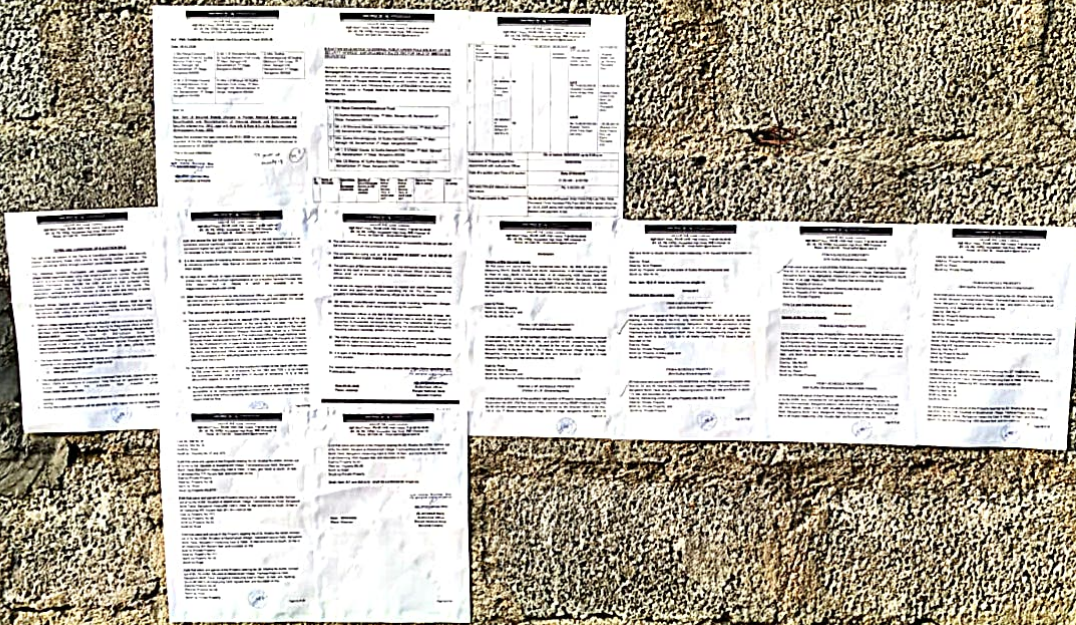


Bengaluru, Karnataka, India 🇮🇳

44, Freedom Fighters Colony, Laggere, Bengaluru,
Karnataka 560058, India

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Friday, 06/03/2026 05:44 PM GMT +05:30



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Bengaluru, Karnataka, India 

44, Freedom Fighters Colony, Laggere, Bengaluru,
Karnataka 560058, India

Lat 13.006145° Long 77.5241°

Friday, 06/03/2026 05:43 PM GMT +05:30

SALES OFFICE: 1st Floor, 1st Stage, PNB Towers, 44-48/1 No. 44-48
1st Floor, 1st Stage, PNB Towers, 44-48/1 No. 44-48
1st Floor, 1st Stage, PNB Towers, 44-48/1 No. 44-48

Ref: PNB/SAW/M/Royale Concorde Educational Trust 2025-25
Date: 05.03.2026

1) M/s. Royale Concorde Educational Trust 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085	2) M/s. L.R. Shivram Gowda 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085	3) M/s. Sudha Shivram Gowda 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085
4) M/s. L.S. Chetan Gowda 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085	5) M/s. L.S. Bheeya 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085	

Dear Sir,

Sub: Sale of Secured Assets charged to Punjab National Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(1) & Rule 8(1) of the Security Interest Enforcement Rules, 2002.

Please find enclosed the sale notice dated 20.01.2026 for your information wherein the e-auction of the PNB mortgaged more specifically detailed in the notice is scheduled to be auctioned on 27.03.2026.

This is for your information.

Thanking you,
Authorized Officer

Authorized Officer

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E-Auction Sale Notice to General Public Under Rule 8(1) & 8(1) of the Security Interest Enforcement Rules, 2002 for Sale of Immovable Properties

Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagee(s) that the below described immovable properties mortgaged/charged to the secured creditors, the constructive possession of which has been taken by the Authorized Officer of Punjab National Bank, secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on 27/03/2026 for recovery of amount, as mentioned below by Punjab National Bank from below Named Borrower(s), Mortgagee(s).

Borrower / Mortgagee(s):

1	M/s. Royale Concorde Educational Trust 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085.
2	Mr. L.R. Shivram Gowda, 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085
3	Mrs. Sudha Shivram Gowda, 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085
4	Mr. L.S. Chetan Gowda, 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085
5	Mrs. L.S. Bheeya, 42 Sudha Mansion First Cross, 7th Main, Banagiri Hill, Banashankari 3rd Stage, Bangalore-560085

No.	Name of Borrower	Details of Immovable Property	Date of Notice under Section 13(1) of SARFAESI ACT	Date of Notice under Section 13(2) of SARFAESI ACT	Reserve Price (Rs in lakhs)	EMD (Rs in lakhs)
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1	M/s. Royale Concorde Educational Trust	As detailed in Annexure-I (Item-1&2)	Nil	03.06.2019	08.08.2019	Lot I Rs 9,27,00,000.00 (Rupees Nine Crores Twenty Seven Lac only)	92,70,000.00 (Rupees Nine Crores Twenty Seven Lac only)
2		As detailed in Annexure-II (Item-3, 4&5)	Nil			Lot II Rs 14,99,00,000.00 (Rupees Fourteen Crores Ninety Nine Lac only)	1,49,90,000.00 (Rupees One Crore Forty Nine Lac Ninety Thousand only)
3		As detailed in Annexure-III (Item-6, 7 & 8-11)	Nil			Lot III Rs 12,48,00,000.00 (Rupees Twelve Crores Forty Eight Lac only)	1,24,80,000.00 (Rupees One Crore Forty Eight Lac only)

Last Date for Depositing EMD On or before 26/03/2026 up to 5.00 p.m.

Inspection of Property with Prior Appointment with Authorized Officer 18/03/2026

Date of e-auction and Time of E-auction Date 27/03/2026 11.00 AM - 4.00 PM

Bid Multiplier (Minimum incremental Bid Value) Rs. 5,00,000.00

Total Dues payable to Bank Rs. 80,50,59,354.37 (Rupees Eighty Crores Fifty Nine Thousand Three Hundred Fifty Four And Thirty Seven Only) as on 28.02.2026 along with further interest and charges incurred thereon until payment in full.

over and above the last bid quoted and the increase in the bid amount must be of not less than 10% of the last bid amount and the increase in the bid amount must be of not less than 10% of the last bid amount.

8. It is the responsibility of intending Bidders to properly read the Sale Notice, Terms & conditions of auction, Help Manual on operational part of e-auction and follow them strictly.

10. In case of any difficulty or need of assistance before or during e-auction process, bidder may contact authorized representative of e-auction Service Provider M/s PNB e-Auction Pvt. Ltd. Details of which are available on the website www.pnb-ea.com.

11. After initiation of e-auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/email. (On mobile or email address given by bidder/registered with the service provider).

12. The secured asset will not be sold below the reserve price.

13. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount will be paid within 15 days from the date of auction in the form of Bankers Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favour of "The Authorized Officer, Punjab National Bank, Secured Asset Management Branch No. 83410037118A, Payable at Chennai (PNC No. PUN003410037118A)". In case of failure to deposit the amount as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount/ deposit of BID amount.

15. The Authorized Officer reserves the right to accept or reject all bids, if not found acceptable or to postpone/auction/forfeiture or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in the regard shall be final.

15. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.

17. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".

18. The particulars of Secured Assets specified in the Schedule herinaabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in the proclamation.

19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder expects the property in consultation with the dealing official as per the details provide.

20. All statutory dues/tenant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.

21. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrance, or any other dues to the Government or anyone else in respect of the property (if auctioned) not known to the bank. The intending bidder is advised to make their own independent enquiries regarding the encumbrances on the property including statutory liabilities, matters of property law, electricity dues etc.

22. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.

23. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

For detailed term and conditions of the sale, please refer <https://www.pnb-ea.com> and <https://www.pnb-ea.com>.

Date: 05.03.2026
Place: Chennai

Authorized Officer
Punjab National Bank
Secured Creditor

East by Site No. 34
West by Site No. 32
North by Road
South by Property No. 37 and 37/1

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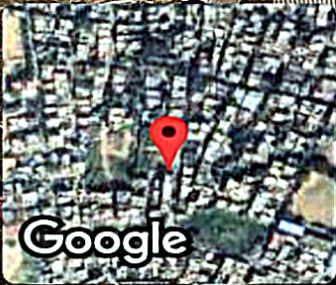
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