

TERMS AND CONDITIONS OF SALE:

Property (Immovable Asset) will be sold on 'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' Basis:

1	Name and address of the Borrower	Sri.Vaisakh K V S/o Venugopalan Kaniyamparambil House, Manalur, Puthanangadi , Manalur, Thrissur, Kerala-680617
2	Name and address of the Mortgagor	Sri.Vaisakh K V S/o Venugopalan Kaniyamparambil House, Manalur, Puthanangadi , Manalur, Thrissur, Kerala-680617
3	Name and address of Branch, the Secured Creditor	State Bank Of India, Stressed Asset Recovery Branch No.11/90, 3rd Floor, Near Old Shivaji Theatre, J C Road, Bengaluru-560002. Telephone: 080-25943678/25943663 E-Mail: sbi.05173@sbi.co.in
4	Description of the immovable secured asset to be sold 1). All that piece & parcel of the Property bearing Flat/Unit No.G-001 , Khatha No.152100700800620963, Constructed in Sy.No.111/1A, 107/1, 107/2,106/1 & 106/2 , situated at Project named Zuari Garden City, Kaveri Apartment , Ground Floor, G Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super built up area of 150.97Sqmts (SBA-1625Sqft) , Undivided Share 56.11Sqmts , One Car Parking, Property standing in the name of Sri.Vaisakh K V S/o Venugopalan and is bounded on East by Open Space , West by Flat No.G-006 , North by Flat No.G-002 , South by Open Space. Mortgage by deposit of title deeds document No.SRP-1-04819-2022-23, C D No.SRPD1098 Dated on 17.10.2022 , Sub Register Office Srirangapatna, Mandya District . 2). All that piece & parcel of the Property bearing Flat/Unit No.G-002 , Khatha No.152100700800620965, Constructed in Sy.No.111/1A, 107/1, 107/2,106/1 & 106/2 , situated at Project named Zuari Garden City, Kaveri Apartment , Ground Floor, G Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super built up area of 150.97Sqmts (SBA-1625Sqft) , Undivided Share 56.11Sqmts , One Car Parking, Property standing in the name of Sri.Vaisakh K V S/o Venugopalan and is bounded on East by Open Space , West by Flat No.G-003 , North by Open Space , South by Flat No.G-001. Mortgage by deposit of title deeds document No.SRP-1-04822-2022-23, C D No.SRPD1098 Dated on 17.10.2022 , Sub Register Office Srirangapatna, Mandya District.	
5	Details of the encumbrances known to the secured creditor.	Nil
6	The secured debt for recovery of which the property is to be sold	Rs. 2,57,17,162/- (Rupees Two Crores Fifty Seven lakhs Seventeen Thousand One Hundred Sixty Two Only) as on 20.03.2026 and further interest at contractual rate from 20.03.2026 with incidental expenses, charges, costs etc.



7	Deposit of earnest money and Date and Time for submission of bid with EMD & KYC Documents	EMD: Rs.7,50,000/- (each property) On or Before 28.04.2026 up to 5.00 p.m. being the 10% of reserve price to be remitted Through NEFT / RTGS in their own Wallet provided by PSB Alliance Pvt Limited on its e-commerce site https://baanknet.com
8	Reserve price of the immovable secured assets: Bank account in which EMD to be remitted.	Rs.75,00,000/- (each property) Bidders own Wallet registered with M/s PSB Alliance Private Limited on its e-auction site https://baanknet.com by means of RTGS.
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. 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 auction. This amount should be paid through EFT/NEFT/ RTGS/ Demand Drafts / Bankers cheque or in any mode of remittance in favour of "SBI SARB Parking Account" to the credit of A/c. No 40252992555 with State Bank of India , SARB, J.C. Road, Bengaluru – 560 002. Branch Code:20202: IFSC Code.SBIN0020202. The Balance 75% of the sale price is payable through the above bank account 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 auction.
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 30.04.2026 From 11.00 A.M to 4.00 P.M, 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-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	M/s PSB Alliance Pvt Limited at the web portal https://baanknet.com
12	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	INR.75,000/- (each property) Unlimited extensions of 10 minutes each Indian Rupees



adjourn / postpone / cancel the e-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, fees etc. for transfer of the property in his/her name.

(p) The successful bidder shall bear all expenses like arrears of property tax, Khatha transfer charges, Electricity charges, VAT/GST and other expenses in connection with the scheduled auction property.

(q) The payment of all statutory / non-statutory dues, taxes, rates, assessments, charges, fees, VAT/GST etc., shall be the sole responsibility of successful bidder.

(r) 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, 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.

(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.

(t) 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.

(u) 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.

(v) The Certificate of Sale will be issued in Appendix V (for immovable properties) 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).

Date: 26.03.2026
Place: Bangalore

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For STATE BANK OF INDIA

Authorised Officer
Stressed State Bank of India, Bengaluru-02
SARB, Bangalore

Authorised Officer's Details:	Stressed Asset Recovery Branch
Name: Smt.Vijaya Gangavatikar	No.11/90, 3rd Floor, Near Old Shivaji Theatre,
E-mail ID: sbi.05173@sbi.co.in	J C Road, Bengaluru-560002.
Mobile No: 9448994565	Telephone: 080-25943678/25943663
Landline No.(office): 080-25943678	E-Mail: sbi.05173@sbi.co.in

Appendix – IV-A
[See Provision to rule 8(6)]
Sale notice for sale of immovable property

E-auction SALE NOTICE FOR SALE OF IMMOVABLE ASSET UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO Rule 8 (6) of the security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrowers/guarantor, that the below described immovable property mortgaged/charged to the Secured creditor, Physical possession of which has been taken on **10.07.2025** by the Authorised Officer of State Bank of India, Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on **30.04.2026** for recovery of **Rs. 2,57,17,162/-** (Rupees Two Crores Fifty Seven lakhs Seventeen Thousand One Hundred Sixty Two Only) as on 20.03.2026 + interest and expenses and costs, due to State Bank of India, Secured creditor **Sri.Vaisakh K V S/o Venugopalan Kaniyamparambil House, Manalur, Puthanangadi, Manalur, Thrissur, Kerala-680617**

The reserve price, earnest money deposit and bid increment amount and last date for receipt of EMD will be as under:-

Property No.	Reserve Price (below which the property will not be sold)	Earnest Money Deposit	Bid increment amount	Last date for receipt of EMD
1.	Rs.75,00,000/-	EMD: 7,50,000/-	75,000/-	29.04.2026
2	Rs.75,00,000/-	EMD: 7,50,000/-	75,000/-	29.04.2026

Description of property:

Property – (Title deed holder: Sri.Vaisakh K V S/o Venugopalan)

1). All that piece & parcel of the Property bearing **Flat/Unit No.G-001**, Khatha No.152100700800620963, Constructed in Sy.No.111/1A, 107/1, 107/2,106/1 & 106/2, situated at Project named Zuari Garden City, Kaveri Apartment, Ground Floor, G Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super built up area of 150.97Sqmts (SBA-1625Sqft), Undivided Share 56.11Sqmts, One Car Parking, Property standing in the name of **Sri.Vaisakh K V S/o Venugopalan** and is bounded on East by Open Space, West by Flat No.G-006, North by Flat No.G-002, South by Open Space.

Mortgage by deposit of title deeds document No.SRP-1-04819-2022-23, C D No.SRPD1098, Dated on 17.10.2022, Sub Register Office Srirangapatna, Mandya District.



2). All that piece & parcel of the Property bearing **Flat/Unit No.G-002**, Khatha No.152100700800620965, Constructed in Sy.No.111/1A, 107/1, 107/2,106/1 & 106/2 , situated at Project named Zuari Garden City, Kaveri Apartment , Ground Floor, G Block, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya District, measuring: Super built up area of 150.97Sqmts (SBA-1625Sqft) , Undivided Share 56.11Sqmts , One Car Parking, Property standing in the name of **Sri.Vaisakh K V S/o Venugopalan** and is bounded on East by Open Space , West by Flat No.G-003 , North by Open Space , South by Flat No.G-001.

Mortgage by deposit of title deeds document No.SRP-1-04822-2022-23, C D No.SRPD1098 Dated on 17.10.2022 , Sub Register Office Srirangapatna, Mandya District.

To the best of knowledge of the Authorised Officer, there is no encumbrance on any of the above said properties. For detailed terms and conditions of the sale, please refer to the link provided in www.sbi.co.in and <https://baanknet.com>.

Place: Bangalore

Date : 26.03.2026

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For STATE BANK OF INDIA

Authorised Officer & ಮುಖ್ಯ ಮಂಡಳಿಯ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ Chief Manager
Stressed Assets Recovery Officer (SARO), Bengaluru-02

State Bank of India

SARB, Bangalore