

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

To,

1. M/s. Deco Equipments Pvt Ltd,
No. C-38, Hebbal Industrial Area,
Metagalli, Mysuru - 570016,
Represented by its Managing Director's

1). Smt. Delphine Fernandes
W/o Sri. Deric Fernandes
2). Sri. Deric Fernandes
S/o Sri. Joseph Fernandes

Both are residing at No.27/A, 3rd Block,
4th Main Road, Jayalakshmipuram,
Mysuru – 570012

Ref No: SAMB/SARFAESI/CLO-3/DEPL - 18

Date:10.04.2026

Dear Sirs,

**SUB: STATUTORY NOTICE OF FIFTEEN DAYS FOR SALE UNDER RULE 6 (2) & RULE 8(6) READ
WITH PROVISIO TO RULE 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002
(HEREIN AFTER CALLED THE RULES)
BORROWER: M/S DECO EQUIPMENTS PVT. LTD**

Whereas, the Authorized Officer of the State Bank of India, had taken symbolic possession of the below mentioned properties on 09.10.2024 under the provisions of Sec. 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (herein after called the Act), which has been charged as security by you towards your liability to the Bank amounting to **Rs.8,98,68,097/- (Rupees Eight Crores Ninety-Eight Lakhs Sixty-Eight Thousand Ninety Seven only)** as on 31.03.2026. You are also liable to pay further interest from 01.04.2026 with incidental expenses, costs, other charges etc.

Whereas you have failed to satisfy your liability to the Bank even after receipt of the notices 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 its rights granted under the Act and the said Rules, issues this notice under Rule 6 (2) [Movables] & Rule 8(6) [Immovables] read with proviso to Rule 9 (1) of the Security Interest [Enforcement] Rules, 2002, for sale of the secured assets to realize the above stated outstanding along with interest, costs, charges



and expenses.

Please take notice that the secured assets charged/mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-Auction to be held on **29.04.2026** through <https://www.baanknet.com>. For further details, please refer to the notice to be published in the newspapers and at websites viz. www.sbi.co.in, M/s PSB Alliance.

A copy of the e-auction notices which is intended to be published in the newspapers, is attached herewith as Annexure – A for your kind reference. Further, the detailed terms & conditions of the e-auction which is intended to be published in the abovementioned websites are also attached herewith as Annexure – B.

SECURED INTEREST

Sl. No	DESCRIPTION OF PROPERTIES (Immovable assets)	Reserve Price (Amount in Rs.)
1.	Tender No: SBIN400010052401 Land & building a) All that piece & parcel of the Industrial Property bearing Shed No. B-146, measuring: East to West -30.50 meters and North to South-21.30 meters, Situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of M/s. Deco Equipments Pvt Ltd and is bounded on East by: 1st Main Road, North by: Shed No. B-147, West by: Shed No.C-138, South by: Shed No. B-145. b) All that piece & parcel of the Industrial Property bearing Shed No. B-147, measuring: East to West -31.10 meters and North to South-21.30 meters, totally measuring 662.43Sqmters, situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of M/s. Deco Equipments Pvt Ltd and is bounded on East by: Road, North by: Adjacent Land to No. B-147, West by: Shed No.C-137, South by: Shed No. B-146. c) All that piece & parcel of the Industrial Property bearing Shed No. B-147 adjacent land measuring: East to West -31.10 meters and North to South-40.50 meters, totally measuring 1259.55 sq mtrs, situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of M/s.	7,97,00,000/-



	Deco Equipments Pvt Ltd and is bounded on East by: Main Road, North by: Cross Road, West by: Existing GLR & C-136, South by: Property bearing Shed No. B-147.	
2.	Tender No: SBIN400064522030 Land & building All that piece & parcel of the Industrial Property bearing Plot No. Special-46, measuring: East to West- (23+24)/2meters and North to South-22 meters, totally measuring 517 sq. mtrs., situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of M/s Deco Equipments Pvt Ltd and is bounded on East by: Property bearing Special Plot No. A.117 North by: Property bearing Special Plot No.B 118 West by: 1st Main Road, South by: Shed No. B-118 & Additional Land	1,69,00,000/-

Note: The property details can be had from the Authorised Officer of the Bank and is also uploaded on the website <https://www.baanknet.com>

Yours faithfully,

-SD-

Authorised Officer

Guarantors:

1). Smt. Delphine Fernandes

W/o Sri. Deric Fernandes

2). Sri. Deric Fernandes

S/o Sri. Joseph Fernandes

Both are residing at No.27/A, 3rd Block,
4th Main Road, Jayalakshmipuram, Mysuru – 570012

3) Sri. Albert Fernandes

S/o Sri Joseph Fernandes

Residing at No. 12/76, Jyothi Nilaya,
Ashoka Road, Sagara, Shivamoga-577401

For State Bank of India

Authorised Officer

Asst. Ch. Manager & Authorised Officer
Stressed Assets Management Branch
Bengaluru - 560 001

ANNEXURE 'A'

Authorized Officer's Details: Name: Sri. Gajanan Valu Rathod E-mail Id: sbi.04209@sbi.co.in Mobile No: 9004113270 Land Line No. (Office): 080-25943484	Address of the Branch: 2 nd Floor, Office Complex Building, SBI LHO Campus, No. 65, St. Mark's Road, Bengaluru -560 001 Telephone: 080 -25943470 to 3490 E-mail Id: sbi.04209@sbi.co.in
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APPENDIX –II A/ IV A**[See proviso to Rule 6(2) & Rule 8(6)]****E AUCTION SALE ON 29.04.2026****SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-AUCTION SALE NOTICE FOR SALE OF PROPERTIES (MOVABLES & IMMOVABLE ASSETS) CHARGED/HYPOTHECATED/MORTGAGED TO THE BANK UNDER SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULE 6(2) & 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/Guarantors/Mortgager that the below described Movable and Immovable properties mortgaged/hypothecated/charged to the Secured Creditor, the possession of which has been taken by the Authorized 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 **29.04.2026** for recovery of **Rs.8,98,68,097/- (Rupees Eight Crores Ninety-Eight Lakhs Sixty-Eight Thousand Ninety Seven only)** as on 31.03.2026. You are also liable to pay further interest from 01.04.2026 with incidental expenses, costs, other charges etc., due to the State Bank of India, Secured Creditor from the Borrowers **M/s. Deco Equipments Pvt Ltd**, Regd. Address at No.C-38, Hebbal Industrial Area, Metagalli, Mysuru City, Mysuru District -570016 and the Guarantors, 1) **Sri. Deric Fernandes** S/o Sri.Joseph Fernandes, Managing Director, 2) **Smt. Delphine Fernandes** W/o Sri.Deric Fernandes, Director, 3) **Sri.Albert Fernandes** S/o Sri Joseph Fernandes, Guarantor.

The Reserve Price, Earnest Money Deposit and Bid Increment Amount will be as under:

Property No.	Reserve Price (Below which the properties will not be sold)	Earnest Money Deposit (EMD)	Bid Increment Amount	Time & Date of e-Auction
1	Rs. 7,97,00,000/-	Rs. 79,70,000/-	Rs.5,00,000/-	From Time: 11:00am to 04:00pm on 29.04.2026
2	Rs. 1,69,00,000/-	Rs.16,90,000/-	Rs.2,00,000/-	From Time: 11:00am to 04:00pm on 29.04.2026



DESCRIPTION OF PROPERTIES

(Immovable assets)

1. Tender No: SBIN400010052401

ITEM (A): land & building

a) All that piece & parcel of the Industrial Property bearing **Shed No. B-146**, measuring: East to West -30.50 meters and North to South-21.30 meters, situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of **M/s. Deco Equipments Pvt Ltd** and is bounded on

East by: 1st Main Road,
North by: Shed No. B-147,
West by: Shed No.C-138,
South by: Shed No. B-145.

b) All that piece & parcel of the Industrial Property bearing **Shed No. B-147**, measuring: East to West -31.10 meters and North to South-21.30 meters, totally measuring 662.43 sq. mtrs., situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of **M/s. Deco Equipments Pvt Ltd** and is bounded on

East by: Road,
North by: Adjacent Land to No. B-147,
West by: Shed No.C-137,
South by: Shed No. B-146.

c) All that piece & parcel of the Industrial Property bearing **Shed No. B-147 adjacent land** measuring: East to West -31.10 meters and North to South-40.50 meters, totally measuring 1259.55 sq mtrs, situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of **M/s. Deco Equipments Pvt Ltd** and is bounded on

East by: Main Road,
North by: Cross Road,
West by: Existing GLR & C-136,
South by: Property bearing Shed No. B-147.

2. Tender No: SBIN400064522030

ITEM (A): land & building

All that piece & parcel of the Industrial Property bearing **Plot No. Special-46**, measuring: East to West -(23+24)/2meters and North to South-22 meters, totally measuring 517 sq. mtrs.,



situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of **M/s Deco Equipments Pvt Ltd** and is bounded on

East by: Property bearing Special Plot No. A.117

North by: Property bearing Special Plot No.B 118

West by: 1st Main Road,

South by: Shed No. B-118 & Additional Land

Note: The property details can be had from the Authorised Officer of the Bank and is also uploaded on the website <https://www.baanknet.com>

The sale shall be subject to provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002.

For detailed terms and conditions of the sale, please refer to the links provided by the Secured Creditors represented by the Authorised Officer, State Bank of India, SAMB, Bengaluru i.e.,

(1) <https://www.baanknet.com>

For further details regarding inspection of the property the intending bidder may contact the Authorized Officer, State Bank of India, Stressed Assets Management Branch, 2nd Floor, Office Complex Building, SBI LHO Campus, No. 65, St. Mark's Road, Bengaluru -560 001, Telephone: 080-25943470 to 3490, **Authorised Officer 9004113270/Case Officer 9620432064** or Bank's approved Resolution Agent, M/s. Ram Agency, Bangalore Representative: Sri. S. Ram Kumar, Cell No.98450-45747.

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 sale, please refer to the link provided in <https://www.baanknet.com>

Place: Bengaluru

Date:10.04.2026

For State Bank of India

Asst. C.M. Manager & Authorised Officer
Stressed Assets Management Branch
Bengaluru - 560 001

Authorized Officer
State Bank of India,
Stressed Asset Management Branch.

TERMS AND CONDITIONS OF SALE:

PROPERTIES (Immovable assets) will be sold on 29.04.2026

'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' Basis:

1	Name and address of the Borrower/ Guarantors/ Mortgagor	1. M/s. Deco Equipments Pvt Ltd, No. C-38, Hebbal Industrial Area, Metagalli, Mysuru - 570016, Represented by Managing Director's 1). Smt. Delphine Fernandes W/o Sri. Deric Fernandes 2). Sri. Deric Fernandes S/o Sri. Joseph Fernandes Both are residing at No.27/A, 3rd Block, 4th Main Road, Jayalakshmipuram, Mysuru – 570012 Guarantors: 1). Smt. Delphine Fernandes W/o Sri. Deric Fernandes 2). Sri. Deric Fernandes S/o Sri. Joseph Fernandes Both are residing at No.27/A, 3rd Block, 4th Main Road, Jayalakshmipuram, Mysuru – 570012 3) Sri. Albert Fernandes S/o Sri Joseph Fernandes Residing at No. 12/76, Jyothi Nilaya, Ashoka Road, Sagara, Shivamoga-577401
2	Name and address of Branch, the Secured Creditor	STATE BANK OF INDIA, Stressed Asset Management Branch 2nd Floor, Office Complex Building, SBI LHO Campus, No. 65, St. Mark's Road, Bengaluru -560 001.



3	Description of the immovable and movable secured assets to be sold in one lot.	<u>DESCRIPTION OF PROPERTIES</u> <u>(Immovable assets)</u> 1. Tender No: SBIN400010052401 ITEM (A): Land & building a) All that piece & parcel of the Industrial Property bearing Shed No. B-146, measuring: East to West -30.50 meters and North to South-21.30 meters, Situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of M/s. Deco Equipments Pvt Ltd and is bounded on East by: 1st Main Road, North by: Shed No. B-147, West by: Shed No.C-138, South by: Shed No. B-145. b) All that piece & parcel of the Industrial Property bearing Shed No. B-147, measuring: East to West -31.10 meters and North to South-21.30 meters, totally measuring 662.43Sqmters, situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of M/s. Deco Equipments Pvt Ltd and is bounded on East by: Road, North by: Adjacent Land to No. B-147, West by: Shed No.C-137, South by: Shed No. B-146. c) All that piece & parcel of the Industrial Property bearing Shed No. B-147 adjacent land measuring: East to West -31.10 meters and North to South-40.50 meters, totally measuring 1259.55 sq mtrs, situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of M/s. Deco Equipments Pvt Ltd and is bounded on East by: Main Road, North by: Cross Road, West by: Existing GLR & C-136, South by: Property bearing Shed No. B-147.
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		2. Tender No: SBIN400064522030 ITEM (E): Land & building All that piece & parcel of the Industrial Property bearing Plot No. Special-46, measuring: East to West- (23+24)/2meters and North to South-22 meters, totally measuring 517 sq. mtrs., situated at Hebbal Industrial Estate, Hebbal, Mysore, standing in the name of M/s Deco Equipments Pvt Ltd and is bounded on East by: Property bearing Special Plot No. A.117 North by: Property bearing Special Plot No.B 118 West by: 1st Main Road, South by: Shed No. B-118 & Additional Land Note: Reserve Price is given for land and building. TDS in respect of Immovable Property to be payable separately.
4	Details of the encumbrances known to the secured creditor.	Nil
5	The secured debt for recovery of which the PROPERTIES is to be sold	For recovery of Rs.8,98,68,097/- (Rupees Eight Crores Ninety-Eight Lakhs Sixty-Eight Thousand Ninety Seven only) as on 31.03.2026. You are also liable to pay further interest from 01.04.2026 with incidental expenses, costs, other charges etc.
6	Deposit of earnest money (EMD)	1. Tender No SBIN400010052401- EMD: Rs. 79,70,000/- 2. Tender No SBIN400064522030- EMD: Rs.16,90,000/- for land and building and plant and machinery, being the 10% of the Reserve price to be transferred / deposited by bidders in his / her/ their own wallet provided https://baanknet.com by means of RTGS/NEFT.
7	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be deposited	1. Tender No SBIN400010052401- : Rs. 7,97,00,000/- 2. Tender No SBIN400064522030-: Rs.1,69,00,000/- Bidders' own wallet registered with M/s PSB Alliance on its e-auction site https://baanknet.com by means of RTGS/NEFT.
8	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 Authorized 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 the confirmation of sale of the secured assets 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.



9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 29.04.2026 Time: 11:00am to 04:00pm, with unlimited extension of five minutes for each bid, if the bid 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 website of the service provider as mentioned above	on its e-auction site https://www.baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	1. Tender No SBIN400010052401-: Rs. 5,00,000/- 2. Tender No SBIN400064522030-: Rs.2,00,000/- (ii) Unlimited extensions of 5 minutes each if a bid is placed in the last 5 minutes of the scheduled closing time of e-Auction and bidding continues further. (iii) Indian Rupees
12	Date and Time during which inspection of the immovable secured assets 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 4.00 PM on any working day before auction date with prior appointment. Authorised Officer: Sri. Gajanan Valu Rathod, Assistant General Manager – +91 9004113270 Case Officer : Shri Prashant Verma, Manager(CO) - +91 9620432064
13	Other Conditions	(a) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of properties put on auction including its size/area of the property in question and shall independently ascertain from the concerned authorities, approved /sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the properties, 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 properties 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. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the properties 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 that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. (b) The Bidders should get themselves registered on PSB Alliance Pvt Limited https://www.baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by PSB Alliance well before the auction date. (The registration process is detailed on the above website). (c) The Intending bidder should transfer the EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt Limited at https://www.baanknet.com by means of NEFT/RTGS transfer from his bank account. (d) 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 Aadhar Card/ Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, SAMB, Bangalore by 29.04.2026 before 11.00 a.m. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (e) The intending bidders should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with PSB Alliance Pvt Limited is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (f) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the Authorised Officer of the bank and the remaining amount i.e. 25% of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be (g) 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. (h) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening
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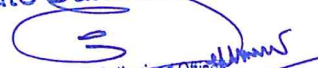


		price / scrap the e-Auction process / proceed with conventional mode of tendering. (i) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes. (j) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction. (k) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the properties 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. (l) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (m) 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. (n) The bid submitted without the EMD shall be summarily rejected. The properties shall not be sold below the reserve price. (o) 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. (p) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance Pvt Limited. The bidder has to place a request with PSB Alliance Pvt Limited for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (q) The Authorised Officer is not bound to accept the highest offer and the Authorised 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. (r) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the properties nor on any part of the sum for which may it be subsequently sold. (s) 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 properties in his/her name. (t) 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.
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		(u) 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 properties 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. (v) The sale certificate- in the format given in Appendix V(for Immovable property) and Appendix III(for Movable assets) of Security interest enforcement Rules 2002, 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. (w) 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. (x) This sale will attract the provision of sec.194-IA of the Income Tax Act. for immovable properties and GST at applicable rate for movable assets.
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For State Bank of India


 Asst. Ch. Manager & Authorised Officer
 Stressed Assets Management Branch
 Bengaluru - 560 001

Authorised Officer,
 State Bank of India,

Stressed Asset Management Branch, Bengaluru.

Place: Bengaluru
 Date: 10.04.2026