Regd/Speed. Post with AD

STATE BANK OF INDIA

STRESSED ASSETS RECOVERY BRANCH (05173)

#11/90, 3rd Floor, Opp. Trustwell Hospital, J C Road, Bangalore-560002
Ph: 080 2594 3678, 2594 3663. Fax: 080 2594 3664. Email Id: sbi.05173@sbi.co.in

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

Date: 08.04.2026

To,

Sri.Saravanan Mani S/o Sri.Mani.M
No.32, Unity Line, Ejipura, Vivek Nagar,
Bangalore-560047

And also at:
1) Flat No.501, 5th Floor, Pristine Vara Apartments,
Infantry Road, Vasanth Nagar, Bangalore-560001

2) No.2, Vaishnavi Exotica Papanna Street,
St. Marks Road, Bangalore-560001

3) No.1557, 3rd Stage Austin Town, BDA Flat,
Vivek Nagar Post, Bangalore-560047

4) Al-Karbash Building, Flat No.111, Bur Dubai,
No.316, 21B, 1st Al-Raffa, Dubai 128236 UAE

5) Golden Nest General Trading LLC,
No.204, 2nd Floor, Business ATM Building,
Oud Meta, BurDubai, Dubai, UAE

Mobile No: +919916290187, +918095741907 / +971-505514806
Email: saravanan_lpe@gmail.com / manis@nestcaregroup.com

Dear Sir,

Statutory Notice of 30 days for Sale under Rule 8 (6) read with provision to Rule 9 (1) of the Security Interest (Enforcement) Rules 2002 (herein after called the Rules)

Borrower: Sri.Saravanan Mani S/o Sri.Mani.M

Whereas, the Authorised Officer of the State Bank of India had taken Physical Possession of the below mentioned property under the provisions of Sec. 13(4) of the Securitisation 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

STATE BANK OF INDIA SARB 05173 Stressed Assets Recovery Br., Blore-02

Cont.Page. 2

amounting to **Rs.9,08,07,957/- (Rupees Nine crore eight lakhs seven thousand nine hundred and fifty seven only) as on 06.04.2026** and further interest at contractual rate with incidental expenses, costs, 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 the powers conferred under the Act and the said Rules, issued this notice under Rule 8(6) [Immovables] read with proviso to Rule 9 (1) of the Security Interest [Enforcement] Rules, 2002, for sale of the secured asset to realize the above stated outstanding along with interest, costs, charges and expenses.

Please take notice that the secured asset charged/hypothecated/mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-auction to be held on **15.05.2026** through PSB Alliance Pvt Limited https://baanknet.com

SECURED INTEREST

Sl. No.	Description of the Immovable	Reserve Price
1.	**TENDER NO: SBI/SARB/NV/JR/2026-27/1** **SCHEDULE 'A' PROPERTY** All that Property bearing Municipal No. 123, situated at Infantry Road, PID No. 78-1-123, Shivajinagar, Bangalore and in all approximately measuring 10397 Sq.ft. out of 12059.8 Sq.ft. and bounded on: East by: Property bearing No.122, Infantry Road, West by: Property bearing No.124, Infantry Road, North by: Infantry Road and South by: Private Property No.123/1. **SCHEDULE 'B' PROPERTY** **450 Sq.ft.** of undivided share, right, title, interest and ownership in Schedule 'A' Property. **SCHEDULE 'C' PROPERTY** Residential flat bearing No.501, comprising of **3 BHK**, in **Fifth Floor** of **'PRISTINE VARA'** being built in Schedule 'A' Property and having Super built up area **2500 Sq.ft.** and Carpet area measuring 1557 Sq.ft., held in the name of **Sri.Saravanan Mani** and right to use common areas such as passages, lobbies, lifts, staircases and other areas of common usage and one covered car parking space in basement and bounded on: East by: Private Property, West by: Private Property, North by: Road and South by: Flat No.501 of PRISTINE VARA.	Rs.4,43,00,000/-

TERMS AND CONDITIONS OF E-AUCTION IS AS UNDER:

E-Auction is being held on 15.05.2026 "AS IS WHERE IS" and "AS IS WHAT IS" BASIS and will be conducted "Online". The auction will be conducted through the web portal of https://baanknet.com Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available in https://baanknet.com and www.sbi.co.in

Cont.Page. 3

STATE BANK OF INDIA SARB 05173 Stressed Assets Recovery Br., B'luru-02

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 on 24.07.2025** of the asset. 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 detailed terms and conditions of the sale, please refer to the link provided in https://baanknet.com

Yours Faithfully,

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For **State Bank of India**

Authorised Officer & Chief Manager / मुख्य प्रबंधक
Stressed Assets Recovery Branch, Bengaluru-02

Authorised Officer

STATE BANK OF INDIA SARB 05173 Stressed Assets Recovery Br., B'luru-02

Annexure-A

STATE BANK OF INDIA

Authorised Officer's Details: Name: Sri.Nagaraju V E-mail ID: sbi.05173@sbi.co.in Mobile No: 9448441455	**STRESSED ASSETS RECOVERY BRANCH (05173)** #11/90, 3rdFloor, Opp. Trustwell Hospital, J C Road, Bangalore -560002 Ph: 080 2594 3678, 2594 3663 Email Id: sbi.05173@sbi.co.in

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

E-auction SALE NOTICE FOR SALE OF IMMOVABLE ASSET UNDER THE SECURITISATION AND RECONSRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO 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)/Guarantor(s)/Mortgager, in particular that the below described immovable property mortgaged/charged to the Secured creditor, Physical Possession of which has been taken 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 **15.05.2026** for recovery of **Rs.9,08,07,957/- (Rupees Nine crore eight lakhs seven thousand nine hundred and fifty seven only) as on 06.04.2026** and further interest at contractual rate from **07.04.2026** plus with incidental expenses, costs, charges etc which is due to State Bank of India, SARB, Bengaluru from **Sri.Saravanan Mani S/o Sri.Mani.M** (Borrower).

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.4,43,00,000/-	Rs.44,30,000/-	1,00,000/-	14.05.2026 Upto : 4:00 P.M

Tender No: SBI/SARB/NV/JR/2026-27/1

Title deed holder : Sri.Saravanan Mani S/o Sri.Mani.M

Description of the Immovable Property

SCHEDULE 'A' PROPERTY

All that Property bearing Municipal No. 123, situated at Infantry Road, PID No. 78-1-123, Shivajinagar, Bangalore and in all approximately measuring 10397 Sq.ft. out of 12059.8 Sq.ft. and bounded on: East by: Property bearing No.122, Infantry Road, West by: Property bearing No.124, Infantry Road, North by: Infantry Road and South by: Private Property No.123/1.

STATE BANK OF INDIA * SARB 05173 * Stressed Assets Recovery Br. Bluru-02

SCHEDULE 'B' PROPERTY

450 Sq.ft. of undivided share, right, title, interest and ownership in Schedule 'A' Property.

SCHEDULE 'C' PROPERTY

Residential flat bearing No.501, comprising of 3BHK, in Fifth Floor of **'PRISTINE VARA'** being built in Schedule 'A' Property and having Super built up area 2500 Sq.ft. and Carpet area measuring 1557 Sq.ft., held in the name of **Sri.Saravanan Mani** and right to use common areas such as passages, lobbies, lifts, staircases and other areas of common usage and one covered car parking space in basement and bounded on: East by: Private Property, West by: Private Property, North by: Road and South by: Flat No.501 of PRISTINE VARA.

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 PSB Alliance Pvt Limited https://baanknet.com

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For State Bank of India

Authorised Officer & Chief Manager / मुख्य प्रबंधक
Stressed Assets Recovery Branch, Bengaluru-02

Authorised Officer
State Bank of India
SARB, Bangalore

Date: 08.04.2026
Place: Bangalore

STATE BANK OF INDIA
SARB 05173
Stressed Assets Recovery Br., B'luru-02

ANNEXURE-B

TERMS AND CONDITIONS OF SALE:

Property (Immovable Asset) will be sold on 15.05.2026

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. Saravanan Mani S/o Sri. Mani.M** No.32, Unity Line, Ejipura, Vivek Nagar, Bangalore-560047 **And also at:** 1) Flat No.501, 5th Floor, Pristine Vara Apartments, Infantry Road, Vasanth Nagar, Bangalore-560001 2) No.2, Vaishnavi Exotica Papanna Street, St. Marks Road, Bangalore-560001 3) No.1557, 3rd Stage Austin Town, BDA Flat, Vivek Nagar Post, Bangalore-560047 4) Al-Karbash Building, Flat No.111, Bur Dubai, No.316, 21B, 1st Al-Raffa, Dubai 128236 UAE 5) Golden Nest General Trading LLC, No.204, 2nd Floor, Business ATM Building, Oud Meta, BurDubai, Dubai, UAE
2	Name and address of the Mortgagor	**Sri. Saravanan Mani S/o Sri. Mani.M** No.32, Unity Line, Ejipura, Vivek Nagar, Bangalore-560047 **And also at:** 1) Flat No.501, 5th Floor, Pristine Vara Apartments, Infantry Road, Vasanth Nagar, Bangalore-560001 2) No.2, Vaishnavi Exotica Papanna Street, St. Marks Road, Bangalore-560001 3) No.1557, 3rd Stage Austin Town, BDA Flat, Vivek Nagar Post, Bangalore-560047 4) Al-Karbash Building, Flat No.111, Bur Dubai, No.316, 21B, 1st Al-Raffa, Dubai 128236 UAE 5) Golden Nest General Trading LLC, No.204, 2nd Floor, Business ATM Building, Oud Meta, BurDubai, Dubai, UAE

STATE BANK OF INDIA SARB 05173 Stressed Assets Recovery Br., B'lru-02

3	Name and address of Branch, the Secured Creditor	**State Bank of India** **STRESSED ASSETS RECOVERY BRANCH (05173)** #11/90, 3rd Floor, Opp. Trustwell Hospital, J C Road, Bangalore – 560002
4	**Description of the immovable secured assets to be sold.** **Title deed holder: Sri.Saravanan Mani S/o Sri.Mani.M** **SCHEDULE 'A' PROPERTY** All that Property bearing Municipal No. 123, situated at Infantry Road, PID No. 78-1-123, Shivajinagar, Bangalore and in all approximately measuring 10397 Sq.ft. out of 12059.8 Sq.ft. and bounded on: East by: Property bearing No.122, Infantry Road, West by: Property bearing No.124, Infantry Road, North by: Infantry Road and South by: Private Property No.123/1. **SCHEDULE 'B' PROPERTY** **450 Sq.ft.** of undivided share, right, title, interest and ownership in Schedule 'A' Property. **SCHEDULE 'C' PROPERTY** Residential flat bearing **No.501**, comprising of **3 BHK**, in **Fifth Floor** of **'PRISTINE VARA'** being built in Schedule 'A' Property and having Super built up area 2500 Sq.ft. and Carpet area measuring 1557 Sq.ft., held in the name of **Sri.Saravanan Mani** and right to use common areas such as passages, lobbies, lifts, staircases and other areas of common usage and one covered car parking space in basement and bounded on: East by: Private Property, West by: Private Property, North by: Road and South by: Flat No.501 of PRISTINE VARA.	
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.9,08,07,957/- (Rupees Nine crore eight lakhs seven thousand nine hundred and fifty seven only) as on 06.04.2026** + with interest, incidental expenses, charges, costs etc.
7	Deposit of earnest money	**EMD: Rs.44,30,000/-** **being the 10% of reserve price** to be remitted through NEFT / RTGS in their own Wallet provided by https://baanknet.com
8	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be deposited Last Date and Time within which EMD to be remitted:	**Rs.4,43,00,000/-** Bidders own Wallet registered with https://baanknet.com by means of NEFT / RTGS Date: 14.05.2026 Time Upto : 4:00 P.M

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 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.
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**Date: 15.05.2026** From 11.00 A.M to 04.00 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	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	**Rs.1,00,000/-** **Unlimited extensions of 10 minutes each** **Indian Rupees**
13	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 number	**On or before 14.05.2026 between 11.00 A.M. to 5.00 P.M. with prior appointment.** Sri.Anjan Kumar D Contact No: 8660590654
14	Other conditions	a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by https://baanknet.com well before the auction date. (The registration process is detailed on the above website). b) To the best knowledge and information of the Authorised Officer, there is no encumbrance on the Properties except

STATE BANK OF INDIA SARB 05173

		the above mentioned dues to the Bank. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of properties put on auction, approved / sanctioned plan from appropriate statutory authority and claims / rights / dues of 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 encumbrance 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 responsibilities 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. c) The intending bidder should take care that the EMD amount by means of challan generated on this bidder account maintained at https://baanknet.com 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 / her wallet maintained with https://baanknet.com is reflecting the EMD amount without which the system will not allow the bidder to participate in the auction. e) The successful bidder shall be required to submit the final prices, 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) 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. g) 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.

h) The bidders are required to submit acceptance of the terms and conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.

i) 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.

j) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

k) 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 https://baanknet.com. The bidder has to place a request with https://baanknet.com 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).

o) 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 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 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.

STATE BANK OF INDIA SARB 05173 भारतीय स्टेट बैंक Stressed Assets Recovery Br., B'luru-02

r) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful bidders only.

s) In case of 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 authorized officer of the concerned 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 Rs.50 Lacs and above of the immovable property as TDS in the name of the owner of the property & remit it to Income Tax Department 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 applicable for immovable properties of the Security Interest (Enforcement) (Amendment) Rule, 2002 in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

x) Dues pertaining to BBMP Tax Arrears, E-Khatha Charges, Electricity Charges, Maintenance of the Flat, if anything pending & other such charges shall be borne by the intending buyer. Bank is no way responsible for payments of said taxes, charges etc.,

For State Bank of India

Authorised Officer & Chief Manager / मुख्य प्रबंधक
Stressed Assets Recovery Branch, Bengaluru-02

Authorised Officer
State Bank of India
SARB Bangalore

Place: Bangalore
Date: 08.04.2026