



# STATE BANK OF INDIA

**Authorised Officer's Details:**  
**Name:** Sri Nagaraja.V  
**E-mail ID:** sbi.05173@sbi.co.in  
**Mobile No:** +91 9448441455

**STRESSED ASSET RECOVERY BRANCH**  
**# 11/90, 3<sup>rd</sup> Floor JC Road**  
**Near Old Shivaji Theatre JC Road**  
**Bengaluru – 560 002**  
**Contact Number: 70222 52004**

**REGD. AD.**

**STATUTORY NOTICE FOR SALE UNDER SECURITY**  
**STATUTORY NOTICE FOR SALE UNDER RULE 8(6) OF SECURITY**  
**INTEREST (ENFORCEMENT) RULES, 2002**

**SBI/SARB/SEP/2025-26/A/C NO: /HL-40888192294/**  
**Suraksha-40903885933/**

**Date: 05-05-2026**

**1) Sri. Altafhusen Nadaf**  
**S/o. Maktumsab Nadaf**  
D Squre Pearl G-01 Ground Floor No. 23  
Hemavathi Block, 1 st Cross,  
Sai Shakthi Layout, Bettadasanapura ,  
Bangalore south,  
Bangalore – 560100.

**Also at,**

**1) Sri. Altafhusen Nadaf**  
**S/o. Maktumsab Nadaf**  
AT Mulamuttal, PO Yadaward, TQ District  
Dharwad – 580206.

**2) Sri. Altafhusen Nadaf**  
**S/o. Maktumsab Nadaf**  
M/s. Cymaxx Systems and Solutions  
H.O.: No. F18,  
First Floor AMJ Business Park,  
CBT Dharwad - 580 001.

**3) Sri. Altafhusen Nadaf**  
**S/o. Maktumsab Nadaf**  
**M/s. Cymaxx Systems and Solutions**  
**Branch office: G01,**  
Shree Parvathi Nanjundeshwara Nilaya  
Vittasandra Cross,  
Electronic City Main Road,  
Bettadasanapura  
Bangalore – 560100

**4) Sri. Altafhusen Nadaf**  
**S/o Maktumsab Nadaf**  
**“M.S.R. NEEPA”,**  
Flat No. TF-1, Third Floor,  
Archalli Village, Uttarahalli Hobli, Bangalore  
South Taluk,  
Bangalore – 560 061

**Madam/Dear Sir,**

**Statutory Notice of 15 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)**  
**Borrowers: Sri. Altafhusen Nadaf S/o Maktumsab Nadaf**

Whereas, the Authorised Officer of the State Bank of India, had taken Physical possession of the below mentioned property on **23-05-2025** 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 amounting to Rs. for recovery of **Rs.1,01,52,522/- (Rupees One Crore One Lakh Fifty Two Thousand Five Hundred Twenty Two only)** as on **04-05-2026** + interest + expenses and costs 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.

**Your attention is also invited to provision of sub-section (8) of section (13) of the Act in respect of time available to redeem the secured assets.**

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 **29-05-2026** through website <https://baanknet.com>

A copy of the e-auction notice 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 above-mentioned websites are also attached herewith as Annexure – B.

#### SECURED INTEREST

| Sy.No. | Description of the Immovable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Reserve Price  |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 1.     | <p style="text-align: center;"><b>SCHEDULE "C" PROPERTY</b></p> <p>All that piece and parcel of the property bearing Residential Property bearing Site No. 16, Katha No. 675/145/128/400/8 &amp; 10/16, carved out at erstwhile Survey Nos. 8 &amp; 10, duly converted vide order No. B.DIS.ALN.SR(S)216/1997-98, dated 30-03-1998 passed by the Deputy Commissioner, Bangalore District Bangalore, situated at Arehalli Village, Uttarahalli Hobli, Bangalore South Taluk presently comes under the administrative jurisdiction of the Bruhat Bangalore Mahanagara, Palike, measuring East to West 40 ft. and North to South: 59+67.6 / 2 ft. totally measuring 2530 sq.ft. Standing in the name of</p> <p>Bounded by:<br/>East: Site bearing No. 15 West: Private property<br/>North: 30 feet Road South: Private Property</p> <p style="text-align: center;"><b><u>SCHEDULE C-1 PROPERTY</u></b></p> <p style="text-align: center;">(Undivided Share agreed to be sold)</p> <p>24 sq.ft. of undivided share, right title and interest in the schedule 'C' Property</p> | Rs.60,50,000/- |



|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |
|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  | <p align="center"><b><u>SCHEDULE C-2</u></b><br/>(Description of the Apartment corresponding to the schedule "C-1" undivided Share)</p> <p>All that piece and parcel of the property bearing Flat No. TF-1 on the Third Floor with super built up area of 1400 sq.ft. and UDS at 240 sq.ft. 2 BHK in the multistoried building known as "M.S.R. NEEPA" which is inclusive of balconies and proportionate share in the common area along with car parking space along with one half part in depth of the joints between the ceiling of the Apartments and the floor of the space above it and internal and external wall such as level as with concealed wiring with proportionate share in all floors, access and areas of the building like entrance foyer, common corridors in all floors, staircases, including landing up to the terrace, machine room, housing and lift machineries of passenger elevator along with necessary cabins, winches and motor etc., pump sets, houses in pump room along with necessary valves, starters etc., and common areas electrical system and the flat.</p> <p><b><u>Bounded by:</u></b><br/> East: Common Passage                      West: Other's Property<br/> North: Flat No. TF-2                      South: Other's Property</p> |  |
|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

**TERMS AND CONDITIONS OF E-AUCTION IS AS UNDER:**

E-Auction is being held on "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://baank.net> Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available in of <https://baank.net> and [www.sbi.co.in](http://www.sbi.co.in)

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 **23-05-2025** 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 detailed terms and conditions of the sale, please refer to the link provided in [www.sbi.co.in](http://www.sbi.co.in) and <https://baank.net>

आपका विश्वसनीय साथी  
Yours Faithfully **BANK OF INDIA**

**Authorised Officer**  
Stressed Assets Recovery Br (05173), Bengaluru-02



**STATE BANK OF INDIA  
STRESSED ASSETS RECOVERY BRANCH**

**Authorized Officer's Details:**  
Sri Nagaraja.V  
E-mail ID: sbi.05173@sbi.co.in  
Mobile No: +91 9448441455

**Address of the Branch:**

Building No.11/90, III Floor, Opp.Trustwell Hospital, Near  
Old Shivaji Theatre, J C Road, Bengaluru -560 002

**Appendix – IV-A**

[See Proviso to rule 8(6)]

**E-auction Sale notice for sale of immovable property on 29-05-2026 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, State Bank of India Bengaluru, the 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 **29-05-2026** for recovery of **Rs.1,01,52,522/- (Rupees One Crore One Lakh Fifty Two Thousand Five Hundred Twenty Two only)** as on **04-05-2026** + interest + expenses and costs, due to State Bank of India, Secured creditor from **Sri. Altafhusen Nadaf S/o Maktumsab Nadaf “M.S.R. NEEPA”**, Flat No. TF-1, Third Floor, Arehalli Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore – 560 061 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. 60,55,000/-                                           | Rs. 6,05,500/-        | 25,000/-             | 28-05-2026                   |

**Tender No: SBI/SARB/2026-27/47**

**Description of property**

**(Title deed holder: SRI. ALTAFHUSEN NADAF S/O MAKTUMSAB NADAF)**

**DESCRIPTION OF IMMOVABLE PROPERTY**

**SCHEDULE “C”**

All that piece and parcel of the property bearing Residential Property bearing Site No. 16, Katha No. 675/145/128/400/8 & 10/16, carved out at erstwhile Survey Nos. 8 & 10, duly converted vide order No. B.DIS.ALN.SR(S)216/1997-98, dated 30-03-1998 passed by the Deputy Commissioner, Bangalore District Bangalore, situated at Arehalli Village, Uttarahalli Hobli, Bangalore South Taluk presently comes under the administrative jurisdiction of the Bruhat Bangalore Mahanagara, Palike, measuring East to West 40 ft. and North to South: 59+67.6 / 2 ft. totally measuring 2530 sq.ft.

**Bounded as:**

East: Site bearing No. 15  
North: 30 feet Road

West: Private property  
South: Private Property

**SCHEDULE "C-1" PROPERTY**

(Undivided Share agreed to be sold)

24sq.ft. of undivided share, right title and interest in the schedule 'C' Property

**SCHEDULE "C-2 " PROPERTY**

(Description of the Apartment corresponding to the schedule "C-1-" undivided Share)

All that piece and parcel of the property bearing Flat No. TF-1 on the Third Floor with super built up area of 1400 sq.ft. and UDS at 240 sq.ft. 2 BHK in the multistoried building known as "M.S.R. NEEPA" which is inclusive of balconies and proportionate share in the common area along with car parking space along with one half part in depth of the joints between the ceiling of the Apartments and the floor of the space above it and internal and external wall such as level as with concealed wiring with proportionate share in all floors, access and areas of the building like entrance foyer, common corridors in all floors, staircases, including landing up to the terrace, machine room, housing and lift machineries of passenger elevator along with necessary cabins, winches and motor etc., pump sets, houses in pump room along with necessary valves, starters etc., and common areas electrical system and the flat.

**Bounded by:**

East: Common Passage  
North: Flat No. TF-2

West: Other's Property  
South: Other's Property

**Date: 05-05-2026**  
**Place: Bengaluru**

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For STATE BANK OF INDIA

Authorised Officer & ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕ ಮುಖ್ಯ ಪ್ರबंधक Chief Manager  
Stressed Assets Recovery Br. (05173), Bengaluru-02

**Authorised Officer**  
**State Bank of India**  
**SARB, Bengaluru**

## Annexure-B

**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 Borrowers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p><b>1. Sri. Altafhusen Nadaf S/o. Maktumsab Nadaf</b><br/>D Squre Pearl G-01 Ground Floor No. 23 Hemavathi Block, 1<sup>st</sup> Cross, Sai Shakthi Layout, Bettadasanapura , Bangalore – 560100.</p> <p><u>Also, at;</u></p> <p><b>2. Sri. Altafhusen Nadaf S/o. Maktumsab Nadaf</b><br/>AT Mulamuttal, PO Yadaward, TQ District, Dharwad – 580206.</p> <p><u>Also, at;</u></p> <p><b>3. Sri. Altafhusen Nadaf S/o. Maktumsab Nadaf</b><br/>“M.S.R. NEEPA”, Flat No. TF-1, Third Floor, Arehalli Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore – 560 061</p> |
| 2 | Name of the Guarantor, if any                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | N A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 3 | Name and address of the Mortgagor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p><b>Sri. Altafhusen Nadaf S/o. Maktumsab Nadaf</b><br/>“M.S.R. NEEPA”, Flat No. TF-1, Third Floor, Arehalli Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore – 560 061</p>                                                                                                                                                                                                                                                                                                                                                                                       |
| 4 | Name and address of Branch, the Secured Creditor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p><b>STATE BANK OF INDIA,</b><br/><b>STRESSED ASSET RECOVERY BRANCH</b><br/># 11/90, # 11/90, 3<sup>rd</sup> Floor JC Road<br/>Near Old Shivaji Theatre<br/>JC Road Bengaluru – 560 002</p>                                                                                                                                                                                                                                                                                                                                                                                   |
| 5 | <p><b><u>Tender No: SBI/SARB/2026-27/47</u></b><br/><b><u>Description of the immovable secured asset to be sold</u></b><br/><b><u>Title deed holder Sri Altafhusen Nadaf S/o. Maktumsab Nadaf</u></b><br/><b><u>SCHEDULE “C”</u></b></p> <p>All that piece and parcel of the property bearing Residential Property bearing Site No. 16, Katha No. 675/145/128/400/8 &amp; 10/16, carved out at erstwhile Survey Nos. 8 &amp; 10, duly converted vide order No. B.DIS.ALN.SR(S)216/1997-98, dated 30-03-1998 passed by the Deputy Commissioner, Bangalore District Bangalore, situated at Arehalli Village, Uttarahalli Hobli, Bangalore South Taluk presently comes under the administrative jurisdiction of the Bruhat Bangalore Mahanagara, Palike, measuring East to West 40 ft. and North to South: 59+67.6 / 2 ft. totally measuring 2530 sq.ft.</p> <p><b><u>Bounded as:</u></b><br/>East: Site bearing No. 15      West: Private property<br/>North: 30 feet Road      South: Private Property</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



**SCHEDULE C-1**  
(Undivided Share agreed to be sold)

24 sq.ft. of undivided share, right title and interest in the schedule 'C' Property

**SCHEDULE C-2**  
(Description of the Apartment corresponding to the schedule "C-1" undivided Share)

All that piece and parcel of the property bearing Flat No. TF-1 on the Third Floor with super built up area of 1400 sq.ft. and UDS at 240 sq.ft. 2 BHK in the multistoried building known as "M.S.R. NEEPA" which is inclusive of balconies and proportionate share in the common area along with car parking space along with one half part in depth of the joints between the ceiling of the Apartments and the floor of the space above it and internal and external wall such as level as with concealed wiring with proportionate share in all floors, access and areas of the building like entrance foyer, common corridors in all floors, staircases, including landing up to the terrace, machine room, housing and lift machineries of passenger elevator along with necessary cabins, winches and motor etc., pump sets, houses in pump room along with necessary valves, starters etc., and common areas electrical system and the flat.

**Bounded by:**

East: Common Passage  
North: Flat No. TF-2

West: Other's Property  
South: Other's Property

|    |                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6  | Details of the encumbrances known to the secured creditor.                                                                                                 | Nil                                                                                                                                                                                                                                                                                                                             |
| 7  | The secured debt for recovery of which the property is to be sold                                                                                          | <b>Rs.1,01,52,522/- (Rupees One Crore One Lakh Fifty-Two Thousand Five Hundred Twenty-Two only) as on 04-05-2026 with interest, incidental expenses, charges, costs etc.</b>                                                                                                                                                    |
| 8  | Deposit of earnest money                                                                                                                                   | <b>EMD: Rs 6,05,500/-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 <a href="https://baanknet.com">https://baanknet.com</a> by means of RTGS/NEFT.</b>                                                            |
| 9  | Reserve price of the immovable secured assets:<br>Account / Wallet in which EMD to be deposited<br><br>Last Date and Time within which EMD to be remitted: | <b>Rs 60,55,000/-</b><br><br><b>Bidders own Wallet registered with M/s.PSB Alliance Pvt Ltd on its e-auction site <a href="https://baanknet.com">https://baanknet.com</a> by means of NEFT / RTGS</b><br><br><b>Time up to: 4.00 PM                      Date: 28-05-2026</b>                                                   |
| 10 | 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. |

|    |                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                                                                                                                                                                                                                          | <p>This amount should be paid through EFT/NEFT/RTGS/Demand Drafts/Bankers Cheque or in any mode of remittance in favor of "SBI SARB Parking Account" to the credit of A/C No. 40252992555 with State Bank of India, J.C. Road, Bengaluru, Branch Code: 20202, IFSC Code: SBIN0020202.</p> <p>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.</p>                                                                        |
| 11 | Time and place of public e-Auction or time after which sale by any other mode shall be completed.                                                                                                                                        | <p><b>Date: 29-05-2026</b></p> <p>Time: Between 10.00 A.M to 16.00 P.M, with unlimited extension of five minutes for each bid, if the bid continues, till the sale is concluded.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 12 | 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        | <p>M/s PSB Alliance Pvt Ltd., at the web portal</p> <p>E BKRAY web portal <a href="https://baanknet.com">https://baanknet.com</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 13 | <p>(i) Bid increment amount:</p> <p>(ii) Auto extension: _____ times.<br/>(limited / unlimited)</p> <p>(iii) Bid currency &amp; unit of measurement</p>                                                                                  | <p><b>Rs.25,000/- (Rupees Twenty-Five Thousand only)</b></p> <p>Unlimited extensions of 10 minutes each if a bid is placed before 10 minutes of the schedule closing time of e-Auction and bidding continues thereafter.</p> <p>Indian Rupees</p>                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 14 | <p><b>Date and Time</b> during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification.</p> <p><b>Contact person with mobile number</b></p> | <p>Between 10.00 A.M. to 4.00 P.M. on any day before the auction with prior appointment.</p> <p>Authorised Officer: = Sri Nagaraja.V<br/>E-mail ID: <a href="mailto:sbi.05173@sbi.co.in">sbi.05173@sbi.co.in</a><br/><b>Mobile No: +91 9448441455</b></p> <p>Bank's Approved Resolution Agent:<br/>Mr. Chandrashekar – 70222 52004</p>                                                                                                                                                                                                                                                                                                                                |
| 15 | <b>Other terms and conditions of e-Auction Sale</b>                                                                                                                                                                                      | <p>(a) The Bidders should get themselves registered on M/s PSB Alliance Pvt Ltd web portal <a href="https://baanknet.com">https://baanknet.com</a> by providing requisite KYC documents and registration fee as per the practice followed by M/s zwell before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).</p> <p>(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</p> |

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 that after 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> 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, the bidder has to increase at least one bid.

(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 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, 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 bank branch only.



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|  | <p>(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.</p> <p>(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.</p> <p>(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 &amp; 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 &amp; Challan for having remitted the TDS of 1% of Sale Price.</p> <p>(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).</p> <p>(x) Dues pertaining to BBMP tax arrears, electricity, charges, maintenance of the flat, water bill, if anything pending and other such charges shall be borne by the intending buyer. Bank is no way responsible for payment of said taxes, charges etc.</p> |
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**Date: 05-05-2026**  
**Place: Bengaluru**

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪರವಾಗಿ ಕರ್ತೆ ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್  
For STATE BANK OF INDIA

Authorised Officer & ಮುಖ್ಯ ನಿರ್ವಹಣಾಧಿಕಾರಿ, ಪ್ರಧಾನ ಮಂತ್ರಿ ಕೃಷಿ ಭವನ, New Delhi  
Stressed Assets Recovery Officer, Chief Manager  
State Bank of India, Bengaluru-02  
SARB, Bengaluru