

एसएएमबी चेन्नई /SAMB CHENNAI

चतुर्थ तल/4TH Floor, पीएनबी टावर्स/ PNB Towers, नं 46-49/ No.46-49
आर. एच. रोड, रायपेट्टा/ Royapettah High Road, चेन्नई /Chennai- 14
Phone: 28112261-90; Email:zs8341@pnb.bank.in

Ref : PNB /SAMB/M/s Royale Concorde Educational Trust/ 2025-26
Date:03.08.2026

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

Dear Sir,

Sub: Sale of Secured Assets charged to Punjab National Bank under the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) & Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Please find enclosed the sale notice dated 03.08.2026 for your information wherein the e-auction of the IPs mortgaged more specifically detailed in the notice is scheduled to be auctioned on 24.08.2026.

This is for your information.

Thanking you,

 कृते पंजाब नैशनल बैंक
Yours faithfully,

मुख्य प्रबंधक / Chief Manager / प्राधिकृत अधिकारी / Authorised Officer

AUTHORIZED OFFICER

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चतुर्थ तल/4TH Floor, पीएनबी टावर्स/ PNB Towers, नं 46-49/ No.46-49
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E-AUCTION SALE NOTICE TO GENERAL PUBLIC UNDER RULE 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 FOR SALE OF IMMOVABLE PROPERTIES

Notice is hereby given to the public in general and in particular to the **Borrower(s), Mortgagor(s)** that the below described immovable properties mortgaged/charged to the secured creditors, the constructive possession of which has been taken by the Authorized officer of **Punjab National Bank**, secured Creditor, will be sold on "As is where is basis", "As is what is basis" and "Whatever there is basis" on **24/08/2026** for recovery of amount, as mentioned below by **Punjab National Bank** from below Named **Borrower(s), Mortgagor(s)**.

Borrower / Mortgagor/promoters:

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

S No.	Name of Borrower	Description of Mortgaged Properties	Details of Encumbrances known to the secured creditor	Date of Notice under Section 13(2) of SARFAESI ACT	Date of Notice under Section 13(4) of SARFAESI ACT	Reserve Price (Rs In lakhs)	EMD (In lakhs)

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1	M/s Royal Concorde Educational Trust	As detailed in Annexure-I (Item-1,2&3)	Nil	03.06.2019	08.08.2019	Lot I Rs.12,16,00,000.00 (Rupees Twelve Crores Sixteen Lac only)	1,21,60,000.00 (Rupees One Crore Twenty One Lac and Sixty Thousand and Only)
2		As detailed in Annexure-II (Item-4,5 and 6(A-I))	Nil			Lot II Rs.10,12,00,000.00 (Rupees Ten Crore Twelve Lac only)	1,01,20,000.00 (Rupees One Crore One Lac and Twenty Thousand only)

Last Date for Depositing EMD	On or before 23/08/2026 up to 5.00 p.m.
Inspection of Property with Prior Appointment with Authorized Officer	14/08/2026
Date of e auction and Time of E auction	Date 24/08/2026 11.00 AM – 4.00 PM
BID MULTIPLIER (Minimum incremental Bid Value)	Rs. 5,00,000.00
Total Dues payable to Bank	Rs.53,41,80,950.00 (Rupees Fifty-Three Crore Forty One Lac Eighty Thousand Nine Hundred Fifty Only) as on 30.06.2026 .excluding charges and further interest and other charges incurred thereon until payment in full after deducting the recoveries received if any.

कृते पंजाब नैशनल बैंक
For punjab national bank

मुख्य प्रबंधक / Chief Manager / प्राधिकृत अधिकारी / Authorised Officer

ਐਸਐਮਬੀ ਚੇਨਾਈ /SAMB CHENNAI
ਚਤੁਰ੍ਥ ਤਲ/4TH Floor, ਪੀਐਨਬੀ ਟਾਵਰਸ/ PNB Towers, ਨੰ 46-49/ No.46-49
ਆਰ. ਐਚ. ਰੋਡ, ਰਾਧਪੇਟਾ/ Royapettah High Road, ਚੇਨਾਈ /Chennai- 14
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TERMS AND CONDITIONS OF E-AUCTION SALE

1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. The auction sale will be "online through e-auction" portal <https://www.baanknet.com>
2. The intending Bidders/ Purchasers are requested to register on portal (<https://www.baanknet.com>) using their email-id and mobile number. The process of eKYC is to be done through Digi locker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-Wallet. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
4. Platform (<https://www.baanknet.com>) for e-Auction will be provided by e Auction service provider **M/s PSB Alliance Pvt Ltd.** having its Registered office at **Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400037** (Helpdesk Number +91 8291220220, Email Id: support.ebkray@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.baanknet.com> This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.
 - (1) <https://www.baanknet.com>
 - (2) www.pnbindia.in
6. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-auction portal (<https://www.baanknet.com>).
7. Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
8. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of increment amount mentioned. 10 minutes time will be allowed to bidders to quote

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successive higher bid and if no higher bid is offered by any bidder after the expiry of 10 **minutes** to the last highest bid, the e-auction shall be closed.

9. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
10. In case of any difficulty or need of assistance before or during e-Auction process, bidder may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt Ltd. Details of which are available on the <https://www.baanknet.com> portal.
11. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).
12. The secured asset will not be sold below the reserve price.
13. The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favour of "The Authorized Officer, Punjab National Bank, Stressed Asset Management Branch A/c No. **834100317118A** Payable at Chennai (IFSC No. PUNB0834100). In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.
15. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
16. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.

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17. The properties are being sold on "**AS IS WHERE IS BASIS**" and "**AS IS WHAT IS BASIS**" and "**WHATEVER THERE IS BASIS**".
18. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provide.
20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
21. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrance, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
22. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.
23. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

For detailed term and conditions of the sale, please refer <https://www.baanknet.com> & www.pnbindia.in.

Date:03.08.2026

Place: Chennai

कृते पंजाब नैशनल बैंक
For punjab national bank

मुख्य प्रबंधक / Chief Manager / प्राधिकृत अधिकारी / Authorised Officer

G.JAYAKAR RAO

Authorized Officer

Punjab National Bank

Secured Creditor

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STATUTORY SALE NOTICE UNDER RULE 8(6) & RULE 9(1) OF THE SARFAESI ACT, 2002

Annexure-I

Details of the Secured Assets:

**ITEM-1-SCHEDULE PROPERTY
(Smt. Sudha Shivaramgowda)**

All that piece and parcel of the Property Vacant Site Nos.40, 41, 42, 43, 44 and 45, bearing Common Khatha No.81/2, duly converted for non-agricultural residential Purposes by the Deputy Commissioner, Bangalore District, vide conversion of Order bearing No.ALN.(N)C.R.23/2012-13, dated 31.07.2012, Situated at Laggere Village, Yeshwanthapura Hobli, Bangalore North Taluk, Bangalore measuring East to West: 42 feet., and North to South: 185 feet in all totally measuring 7770 Square feet, and bounded on the -

East by: Road,

West by: Private Property,

North by: Property of Mariyappa, and

South by: Private Property

**ITEM-2-SCHEDULE PROPERTY
(Smt.Sudha Shivaramgowda)**

All that piece and parcel of WESTERN PORTION of the Property bearing Vacant sites Nos.52, 53, and 54, Khatha No.72, Situated at Laggere Village, Yeshwanthapura Hobli, Bangalore North Taluk, Bangalore, measuring East to West: 51 feet and North to South 170 feet, and bounded on the:

East by: Remaining portion of same Property site Nos.52, 53, and 54.

West by: Private Property,

North by: Private Property, and

South by: Private Property'.

**ITEM-3-SCHEDULE PROPERTY
(Smt.Sudha Shivaramgowda)**

All that piece and parcel of EASTERN PORTION of the Property bearing Vacant sites Nos.52, 53, and 54, Khatha No.72, Situated at Laggere Village, Yeshwanthapura Hobli,



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Bangalore North Taluk, Bangalore, measuring East to West: 90 feet and North to South 170 feet, in all total measuring 15300 Square feet and bounded on the:
East by: Property of vendors
West by: Remaining portion of same Property site Nos.52, 53, and 54.
North by: Property of Sri. Narayana Gowda
South by: Private Property'.

ITEM 1,2 and 3 shall be auctioned as single lot.

Annexure-II

Details of the Secured Assets:

ITEM-4-SCHEDULE PROPERTY

(Smt. Sudha Shivaramgowda)

All that piece and parcel of the Property Vacant Site No.42, Khatha No. 42/64 formed in Sy.No.42/64 measuring 1 Acre 27 Guntas duly converted for non-agricultural residential use Purposes by Deputy Commissioner, Bangalore District, 'vide conversion of Order No.B.DIS.ALN.SR(N)185/1988-89, dated 31.08.1994, Situated at Mallathahalli Village, Yeshwanthapur Hobli, Bangalore North Taluk, Bangalore measuring East to West: 39-0 feet., and North to South: 66-0 feet in all totally measuring 2574 Square feet, and bounded on -

East by: Site No.43,
West by: Site No.41,
North by: Road,
South by: Private Property.

ITEM-5-SCHEDULE PROPERTY

(Smt. Sudha Shivaramgowda & Shri Chetan Gowda)

All that piece and parcel of the Property Vacant Site No.38, bearing Khatha No.42/64 in Sy.No.42/64, duly, converted for non-agricultural residential use Purposes by Deputy Commissioner, Bangalore District, vide conversion of Order No.B.DIS.ALN.SR (N) 185/1988-89, dated 31.08.1994, situated at Mallathahalli Village, Yeshwanthapur Hobli, Bangalore North Taluk, Bangalore measuring East to West: 49 feet to South: 46 feet in all totally measuring 2254 Square feet, and bounded on the-and North

East by: Site No.39,
West by: Property belongings to Smt. Revamma,
North by: Road,
South by: Private Property.

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ITEM-6-SCHEDULE PROPERTY
(Smt. Sudha Shivaramgowda & Shri ChetanGowda)

A)All that piece and parcel of the Property bearing No.30, Khatha No.42/64 and Sy No.42/64, Situated at Mallathahalli Village, Yashwanthapura Hobli, Bangalore North Taluk, Bangalore measuring East to West: 32 feet., and North to South:41 feet in all measuring 1312 Square feet, and bounded on the -

East by: Site No.31.

West by: Property belongings to Revamma,

North by: Property No.29,

South by: Road

B) All that piece and parcel of the Property bearing No.26, Khatha No.42/64, formed out of Sy No.42/64, Situated at Mallathahalli Village, Yashwanthapura Hobi Bangalore North Taluk, Bangalore measuring East to West 30 feet., and, to South 30 feet in all measuring 900 Square feet, and bounded on

East by: Site No.27.

West by: Property No.22/A,

North by: Property No.23,

South by: Road

C) All that piece and parcel of the Property bearing No. 27, Khatha No.42/64, formed out of Sv.No.42/64. Situated at Mallathahalli Village, Yashwanthapura Hobli, Bangalore North Taluk, Bangalore measuring East to West: 30 feet, and North to South 30 feet in all measuring 900 Square feet, and bounded on-

East by: Site No.28.

West by: Site No.26,

North by: Site No.24,

South by: Road.

D) All that piece and parcel of the Property bearing No.33, Khatha No 42/64, formed out of Sy. No.42/164, Situated at Mallathahalli Village, Yeshwanthapur Hobli, Bangalore North Taluk, Bangalore measuring East to West: 40 feet., and North to South: 30 feet in all measuring 1200 Square feet, and bounded on -

East by: Site No,34.

West by: Site No.32,

North by: Road,

South by: Property No.37 and 37/1

ਕ੍ਰਮੇ ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
For punjab national bank

(Signature)
मुख्य प्रबंधक / Chief Manager / प्राधिकृत अधिकारी / Authorised Officer

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E)All that piece and parcel of the Property bearing No.35, Khatha No.42/64, formed out of Sy.No.42/64, Situated at Mallathahalli Village, Yashwanthapura Hobli, Bangalore North Taluk, Bangalore measuring East to West: 19 feet., and North to South: 30 feet in all measuring 570 Square feet, and bounded on the -

East by Private Property.

West by: Property No.34,

North by: Road,

South by: Property No.37/2

F)All that piece and parcel of the Property bearing No.37, Khatha: No.42/64, formed out of Sy.No.42/64, Situated at Mallathahalli Village, Yashwanthapura Hobli, Bangalore North Taluk, Bangalore measuring East to West 30 feet and North to South: 30 feet in all measuring 900 Square feet, and bounded on the

East by: Property No.37/1,

West by: Property No.36,

North by: Property No.33,

South by: Road

G) All that piece and parcel of the Property bearing No.37/2, Khatha No.42/64, formed out of Sy.No.42/64, Situated at Mallathahalli Village, Yashwanthapura Hobli, Bangalore North Taluk, Bangalore measuring East to West: 30 feet and North to South: 30 feet in all measuring 900 Square feet, and bounded on the-

East by: Private Property,

West by: Property No.37/1,

North by: Property No.35,

South by: Road

H) All that piece and parcel of the Property bearing No.39, Khatha No.42/64, formed out of Sy. No.42/64, Situated at Mallathahalli Village, Yashwanthapura Hobli, Bangalore North Taluk, Bangalore measuring East to West: 50 feet, and North to South 46 feet in all measuring 2300 Square feet, and bounded on the-

East by: Property No.40.

West by: Property No.38,

North by: Road,

South by: Private Property

I) All that piece and parcel of the Property bearing No.40, Khatha No.42/64, formed out of Sy.No.42/64, Situated at Mallathahalli Village, Yashwanthapura Hobli, Bangalore North Taluk, Bangalore measuring East to West: 40 feet., and North to South: 66 feet in all measuring 3300 Square feet, and bounded on the -

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East by: Property No.41.
West by: Property No.39,
North by: Road
South by: Private Property

Note: Item-4,5 and 6(A to I) shall be auctioned as single lot.

 कृते पंजाब नैशनल बैंक
For punjab national bank

मुख्य प्रबंधक / Chief Manager / प्राधिकृत अधिकारी / Authorised Officer

(G.JAYAKAR RAO)

Authorized Officer

Punjab National Bank

Secured Creditor

Date: 03/08/2026

Place: Chennai