Annexure-A

STATE BANK OF INDIA

Authorised Officer's Details:	**Address of the Branch:**
Name: Smt.Anusuya Ravi Sekhar E-mail ID: sbi.05173@sbi.co.in Mobile No: 9550340218 Land Line No. (Office): 080-25943678	**STRESSED ASSETS RECOVERY BRANCH (05173)** #11/90, 3rdFloor, Opp. Trustwell Hospital, J C Road, Bangalore -560002 Contact CCO: Ms.Pushyami P J Contact No: 8095821810 Office: 080-25943678, 25943663 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), 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 **10.09.2026** for recovery of **Rs.59,23,454/- (Rupees Fifty nine lakhs twenty three thousand four hundred and fifty four only) as on 18.08.2026** and further interest at contractual rate from **19.08.2026** plus with incidental expenses, costs, charges etc which is due to State Bank of India, SARB, Bengaluru from **Miss.Priyanka P D/o Sri.Palani Ramalingam** (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.40,00,000/-	Rs.4,00,000/-	50,000/-	09.09.2026 Upto : 4:00 P.M

Tender No: SBI/SARB/165

Title deed holder : Miss.Priyanka P D/o Sri. Palani Ramalingam

Description of the Immovable Property

Schedule "A" Property

All that piece and parcel of the converted land bearing Sy.No.81, (vide conversion Order No.ALN.(AJ)SR/106/2012-13 dated 19.06.2013 issued by Special Deputy Commissioner, Bangalore

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District) situated at Kachanayakanahalli Village, Jigani Hobli, Anekal Taluk, Bangalore District measuring 23,958 Sq.Ft., (22 Guntas) now under the limits of Hennagara Village Panchayat having Khatha/Property No.455/81 and bounded on: East by: Road, West by: Road, North by: Road, South by : Private Property.

Schedule "B" Property

All that piece and parcel of such undivided right, title and interest in the land in the Schedule "A" Property mentioned above which would work out of 345 Square Feet.

Schedule "C" Property

All that piece and parcel of Residential Apartment /Unit/ **Flat bearing No.G-9,** Khatha No.150200103200821562 situated on the **Ground Floor** in all admeasuring Super Built Up Area of 1010 Square Feet, of the Residential Apartment building called **"Balaji Elite"** in the Schedule "A" Property with the floors, ceiling and walls between units jointly belonging to such Apartment Owners equally, including common rights in respect of common areas and amenities, with **one covered car parking Area bearing No.G-9** located in the Basement Floor and the flat is held in the name of **"Miss.Priyanka P D/o Sri.Palani Ramalingam"** and the Flat / Apartment / Unit is bounded as follows: East by: Road, West by: G-10, North by: G-7, South by: G-11.

Absolute Sale Deed is registered on 30.07.2020 in favour of **"Miss.Priyanka P D/o Sri.Palani Ramalingam"** Document No: JGN-1-02143/2020-21 and stored in C D No. JGND919 at the Office of Senior SRO Basavanagudi, Bannerghatta Anekal Taluk, Bangalore.

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

NOTE: Sale of property is brought under "As Is Where Is" condition, any dues affecting the property such as Electricity Bill, Water Bill, pending charges with respect of Association, Transfer of E-Khatha and Property Tax etc., has to be borne by the auction purchaser.

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For STATE BANK OF INDIA

Authorised Officer & ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು मुख्य प्रबंधक Chief Manager
Stressed Assets Recovery Br. (05178), Bangaluru-02

Authorised Officer
State Bank of India
SARB, Bangalore

Date: 19.08.2026
Place: Bangalore

ANNEXURE-B

TERMS AND CONDITIONS OF SALE:

Property (Immovable Asset) will be sold on 10.09.2026

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	**Miss.Priyanka P D/o Sri.Palani Ramalingam** Flat No.L-30, 8th Cross, Lakshminarayanapuram, Near Lakshmi Timbers, Bangalore-560021 And also at: Flat No.G-9, "Balaji Elite", Kachanayakanahalli Village, Jigani Hobli, Hennagara Post, Anekal-562106 ii) No.U-31, 6th Cross, Dayananda Nagar, Srirampuram, Bangalore-560021
2	Name and address of the Mortgagor	**Miss.Priyanka P D/o Sri.Palani Ramalingam** Flat No.L-30, 8th Cross, Lakshminarayanapuram, Near Lakshmi Timbers, Bangalore-560021 And also at: Flat No.G-9, "Balaji Elite", Kachanayakanahalli Village, Jigani Hobli, Hennagara Post, Anekal-562106 ii) No.U-31, 6th Cross, Dayananda Nagar, Srirampuram, Bangalore-560021
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.** **Property ID: SBIN78099008278** **Title deed holder: Miss .Priyanka P D/o Sri. Palani Ramalingam** **Schedule "A" Property** All that piece and parcel of the converted land bearing Sy.No.81, (vide conversion Order No.ALN.(AJ)SR/106/2012-13 dated 19.06.2013 issued by Special Deputy Commissioner, Bangalore District) situated at Kachanayakanahalli Village, Jigani Hobli, Anekal Taluk, Bangalore District measuring 23,958 Sq.Ft., (22 Guntas) now under the limits of Hennagara Village Panchayat having Khatha/Property No.455/81 and bounded on: East by: Road, West by: Road, North by: Road, South by : Private Property.	

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	Schedule "B" Property All that piece and parcel of such undivided right, title and interest in the land in the Schedule "A" Property mentioned above which would work out of 345 Square Feet. **Schedule "C" Property** All that piece and parcel of Residential Apartment /Unit/ **Flat bearing No.G-9,** Khatha No.150200103200821562 situated on the **Ground Floor** in all admeasuring Super Built Up Area of 1010 Square Feet, of the Residential Apartment building called **"Balaji Elite"** in the Schedule "A" Property with the floors, ceiling and walls between units jointly belonging to such Apartment Owners equally, including common rights in respect of common areas and amenities, with **one covered car parking Area bearing No.G-9** located in the Basement Floor and the flat is held in the name of **"Miss.Priyanka P D/o Sri.Palani Ramalingam"** and the Flat / Apartment / Unit is bounded as follows: East by: Road, West by: G-10, North by: G-7, South by: G-11. Absolute Sale Deed is registered on 30.07.2020 in favour of **"Miss.Priyanka P D/o Sri.Palani Ramalingam"** Document No: JGN-1-02143/2020-21 and stored in C D No. JGND919 at the Office of Senior SRO Basavanagudi, Bannerghatta Anekal Taluk, Bangalore.	
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.59,23,454/- (Rupees Fifty nine lakhs twenty three thousand four hundred and fifty four only) as on 18.08.2026 +** with interest, incidental expenses, charges, costs etc.
7	Deposit of earnest money	**EMD: Rs.4,00,000/-** **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.40,00,000/-** Bidders own Wallet registered with https://baanknet.com by means of NEFT / RTGS Date: 09.09.2026 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.

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10	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**Date: 10.09.2026** 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.50,000/-** **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 09.09.2026 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 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 theirbid. 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 /

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

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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.

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

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		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.,

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For STATE BANK OF INDIA

Authorised Officer & ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು मुख्य प्रबंधक Chief Manager
Stressed Assets Recovery Br. (05173), Bengaluru-02

Authorised Officer
State Bank of India
SARB Bangalore

Place: Bangalore
Date: 19.08.2026