



STATE BANK OF INDIA
Stressed Assets Recovery Branch
No.11/90, 3rd Floor,
Opp. Trust Well Hospital,
J C Road, Bengaluru - 560 002.
Phone: 080- 25943678, 25943663, Mob: 9449086490
Email: sbi.05173@sbi.co.in

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

1 Sri. Girish Gowda

S/o Jayram Gowda

2, 2nd Floor, Maruthinagar, Ittamadu Main Road, BSK III Stage, Valentine model School,
Bengaluru – 560 085.

Also at:

Sri. Girish Gowda

S/o Jayaram Gowda

T S Manager, IBM India Private Limited

Manyatha Embassy Business Park, Nagawara,

Outer Ring road, Near Lumbini Garden

Bengaluru – 560 082

A/c Nos: 37181005407

37233359472

Date: 25.09.2026

Dear Sir/ Madam,

**Subject: Statutory Sale Notice of Fifteen days for Sale under Rule 8(6) of the Security
Interest (Enforcement) Rules, 2002 (herein after called the Rules)**

Borrower: Sri. Girish Gowda S/o Jayaram Gowda

Whereas, the Authorised officer had taken Physical Possession of the below mentioned property on 19.02.2021 under Section 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 offered as security by you towards your liabilities amounting to Rs. 1,00,63,031.00 (Rupees One crore sixty three thousand and thirty one only) as on 25.09.2026 and Interest from 26.09.2026 with incidental expenses, costs, charges etc.

Whereas, you have failed to satisfy your liability obligations 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 his rights granted under the Act and the

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said Rules, issues this notice under Rule 8(6) [Immovables] of the Security Interest [Enforcement] Rules, 2002, for sale of the secured asset, mentioned hereunder, to realize the above stated outstanding amount 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 (immovable property) charged/mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-Auction to be held on 15.10.2026 through M/s PSB Alliance Pvt Ltd Website. For further details, please refer to the notice to be published in the newspapers and at 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 abovementioned websites are also attached herewith as Annexure – B.

SECURED INTEREST

Sl. No.	Description of the property	Reserve Price (Rs.)								
1.	Property ID: SBIN20005026967 <u>Schedule 'A' Property</u> All that piece and parcel of property bearing site No. 55,59,62,66,56,57,64,65,58,60,61, & 63, V P Khatha Number 1217/55, 1221/59, 1224/62, 1228/66, 1218/56, 1219/57, 1226/64, 1227/65, 1220/58, 1222/60, 1223/61, & 1225/63, respectively, presently bears clubbed common khatha number 1218/56-1219/57-1220/58-1222/60-1223/61-1227/65-12, SR number 150200101500401329 situated in the layout known as BR Valley park, formed in converted Sy No. 48/1, 48/2, 48/3,48/4 & 49/2(the land bearing Sy numbers 48/1, 48/2 is converted by the office of the Special Deputy Commissioner vide official memorandum dated 31/3/2019 bearing ALN (A) (K & A) SR: 398/07-08 and land bearing 48/3 & 48/4 is converted by the office of the Special Deputy Commissioner Official Memorandum dated 11/11/2010, bearing number ALN(A) (A) SR:41/10-11 and land bearing sy number 49/2 is converted by Special Deputy Commissioner vide Official Memorandum dated 31/03/2019 bearing number ALN(A) (K & A) SR:397/07-08 for the measuring 32.08 Guntas & Official Memorandum dated 11/11/2010, bearing ALN (A) (A) SR:42/10-11 for the measuring 33.08 Guntas and a layout approved by the Anekal Planning Authority vide No.APA/LAO/65/2010-11 dated 17/05/2011 situated at Balagaranahalli Village, Attibel Hobli, Anekal Taluk, Bengaluru District & totally measuring East to West 54.43 Mts, and North to South 30 Mts, totally measuring 1632.9 Sq.Mts or 17576.54 Sq.feet and the said property presently physical availability measuring about 1626.45 Sq.Mts or 17507.1078 Sq feet with all rights appurtenances whatsoever hereunder or underneath or above the surface & and bounded on: <table><tr><td>East by:</td><td>West by:</td><td>North by:</td><td>South by:</td></tr><tr><td>Road</td><td>3 M pathway & Park</td><td>Road</td><td>Road.</td></tr></table>	East by:	West by:	North by:	South by:	Road	3 M pathway & Park	Road	Road.	30.40 Lakhs
East by:	West by:	North by:	South by:							
Road	3 M pathway & Park	Road	Road.							

	Schedule 'B' property 345 Sq. feet undivided share, right, title and interest in the immovable property mentioned in Schedule- A Schedule 'C' property Flat bearing No.203 Property ID Number 150200101500420182 in the Second-Floor measuring about 1150 sq. feet Super Built-up Area, containing Two Bed Rooms together with RCC Roofing, Vitrified Flooring with one covered Car Parking space including proportionate share in common area such as passages, lobbies, staircase etc in the multi storied residential building known as “Peace Park” constructed over Schedule ‘A’ Property	
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Yours Faithfully,



Authorised Officer & Chief Manager



STATE BANK OF INDIA

Authorised Officer's Details:

Name: Sri. Govind L Ballal

E-mail ID: sbi.05173@sbi.co.in

Mobile No: 9449086490

Landline No.(office): 080-25943663

STRESSED ASSETS RECOVERY BRANCH#11/90,3rd Floor, Opp: Trust Well Hospital,

J. C. Road, Bengaluru – 560002

Ph No: 080 25943663, Fax: 080 25943664

E-mail – sbi.05173@sbi.co.in**APPENDIX-IV A**

[See proviso to Rule 8(6)]

e-AUCTION ON 15.10.2026**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY**

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 TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Notice is hereby given to the Public in general and the Borrowers/Mortgager in particular that the below described immovable property mortgaged to the Secured Creditor, State Bank of India, the constructive possession of which has been taken by the Authorised Officer of the Bank, will be sold on “AS IS WHERE IS”, “AS IS WHAT IS” and “WHATEVER THERE IS” basis on **15.10.2026** for recovery of Rs. 1,00,63,031.00 (Rupees One crore sixty three thousand and thirty one only) as on 25.09.2026 and Interest from 26.09,2026 with incidental expenses, costs, charges etc.due to the State Bank of India, Stressed Assets Recovery Branch, Bengaluru from Borrower: **Sri. Girish Gowda S/o Jayaram Gowda.**

The Reserve Price, Earnest Money Deposit (EMD), Bid increment amount and time of e-auction and last date for submission of EMD along with KYC documents for immovable properties to be sold will be as under:

Reserve Price (Below which the property will not be sold)	Earnest Money Deposit (EMD)	Bid Increment Amount	Date &Time of e-Auction of property	Last date for submission of EMD along with KYC documents
Rs.30,40,000.00	Rs.3,04,000.00	Rs.20,000/-	15.10.2026 11:00 A.M to 4:00 P.M	On or before 15.10.2026 up to 10:00 A.M.

DESCRIPTION OF PROPERTY

Property ID: SBIN20005026967

Schedule 'A' Property

All that piece and parcel of property bearing site No. 55,59,62,66,56,57,64,65,58,60,61, & 63, V P Khatha Number 1217/55, 1221/59, 1224/62, 1228/66, 1218/56, 1219/57, 1226/64, 1227/65, 1220/58, 1222/60, 1223/61, & 1225/63, respectively, presently bears clubbed common khatha number 1218/56-1219/57-1220/58-1222/60-1223/61-1227/65-12, SR Number 150200101500401329 situated in the layout known as BR Valley park, formed in converted Sy No. 48/1, 48/2, 48/3, 48/4 & 49/2 (the land bearing Sy numbers 48/1, 48/2 is converted by the office of the Special Deputy Commissioner vide official memorandum dated 31/3/2019 bearing ALN (A) (K & A) SR: 398/07-08 and land bearing 48/3 & 48/4 is converted by the office of the Special Deputy Commissioner Official Memorandum dated 11/11/2010, bearing number ALN(A) (A) SR:41/10-11 and land bearing sy number 49/2 is converted by Special Deputy Commissioner vide Official Memorandum dated 31/03/2019 bearing number ALN(A) (K & A) SR:397/07-08 for the measuring 32.08 Guntas & Official Memorandum dated 11/11/2010, bearing ALN (A) (A) SR:42/10-11 for the measuring 33.08 Guntas and a layout approved by the Anekal Planning Authority vide No.APA/LAO/65/2010-11 dated 17/05/2011 situated at Balagaranahalli Village, Attibel Hobli, Anekal Taluk, Bengaluru District & totally measuring East to West 54.43 Mts, and North to South 30 Mts, totally measuring 1632.9 Sq.Mts or 17576.54 Sq.feet and the said property presently physical availability measuring about 1626.45 Sq.Mts or 17507.1078 Sq feet with all rights appurtenances whatsoever hereunder or underneath or above the surface & and bounded on:

East by:	West by:	North by:	South by:
Road	3 M pathway & Park	Road	Road.

Schedule 'B' property

345 Sq. feet undivided share, right, title and interest in the immovable property mentioned in Schedule-A

Schedule 'C' property

Flat bearing **No.203** Property ID Number 150200101500420182 in the second floor measuring about 1150 sq. feet super built-up area, containing Two bed rooms together with RCC roofing, Vitrified flooring with one covered car parking space including proportionate share in common area such as passages, lobbies, staircase etc in the multi storied residential building known as **"Peace Park"** constructed over Schedule 'A' Property.

STATUTORY 15 DAYS SALE NOTICE UNDER "SARFAESI" ACT, 2002.

The Borrower/Mortgagor is hereby noticed to pay the sum mentioned above within 15 days from the date of publication of this notice failing which the Bank shall sell the properties as per the provisions laid down in the SARFAESI ACT, 2002.

For detailed terms and conditions of the sale, please refer to the links provided by the Secured Creditor represented by the Authorised Officer, State Bank of India, SARB, Bengaluru i.e., <https://www.baanknet.com>.

For further details regarding inspection of the properties the intending bidder may contact the Authorised Officer as mentioned above or Bank's Approved Resolution Agent, M/s Sri Devi Resolutions Pvt. Ltd, Bangalore Representative: Sri. Madhava Rao: 90197 70790/94484 97753.

To the best of knowledge of the Authorised Officer, there is no encumbrance on the above said property.

Date: 25.09.2026
Place: Bengaluru


Authorised Officer & Chief Manager,
State Bank of India,
Stressed Assets Recovery Branch, Bengaluru.

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	1 Sri. Girish Gowda S/o Jayram Gowda # 2, 2nd floor, Maruthinagar, Ittamadu Main Road, BSK III Stage, Valentine Model School, Bengaluru – 560 085. <i>Also at:</i> Sri. Girish Gowda S/o Jayaram Gowda T S Manager, IBM India Private Limited Manyatha Embassy Business Park, Nagawara, Outer Ring Road, Near Lumbini Garden Bengaluru – 560 082
2	Name and address of the Mortgagor	1 Sri. Girish Gowda S/o Jayram Gowda # 2, 2nd floor, Maruthinagar, Ittamadu Main Road, BSK III Stage, Valentine Model School, Bengaluru – 560 085.
3	Name and address of Branch, the Secured Creditor	STATE BANK OF INDIA, Stressed Assets Recovery Branch #11/90,3rd Floor, Opp. Trust Well Hospital, J C Road, Bengaluru – 560002
4	Description of the immovable secured assets to be sold.	Property ID: SBIN20005026967 <u>Schedule 'A' Property</u> All that piece and parcel of property bearing site No. 55,59,62,66,56,57,64,65,58,60,61, & 63, V P Khatha Number 1217/55, 1221/59, 1224/62, 1228/66, 1218/56, 1219/57, 1226/64, 1227/65, 1220/58, 1222/60, 1223/61, & 1225/63, respectively, presently bears clubbed common Khatha Number 1218/56-1219/57-1220/58-1222/60-1223/61-1227/65-12, SR number 150200101500401329 situated in the layout known as BR Valley park, formed in converted Sy No. 48/1, 48/2, 48/3, 48/4 & 49/2 (the land bearing Sy numbers 48/1, 48/2 is converted by the office of the Special Deputy Commissioner vide official memorandum dated 31/3/2019 bearing ALN (A) (K & A) SR: 398/07-08 and land bearing 48/3 & 48/4 is converted by the office of the Special Deputy Commissioner Official Memorandum dated 11/11/2010, bearing number ALN(A) (A) SR:41/10-11 and land bearing sy number 49/2 is converted by Special Deputy Commissioner vide Official Memorandum dated 31/03/2019 bearing number ALN(A) (K & A) SR:397/07-08 for the measuring 32.08 Guntas & Official Memorandum dated 11/11/2010, bearing ALN (A) (A) SR:42/10-11 for the measuring 33.08 Guntas and a layout approved by the Anekal Planning Authority vide No.APA/LAO/65/2010-11 dated

		17/05/2011 situated at Balagaranahalli Village, Attibel Hobli, Anekal Taluk, Bengaluru District & totally measuring East to West 54.43 Mts, and North to South 30 Mts, totally measuring 1632.9 Sq.Mts or 17576.54 Sq.feet and the said property presently physical availability measuring about 1626.45 Sq.Mts or 17507.1078 Sq feet with all rights appurtenances whatsoever hereunder or underneath or above the surface & and bounded on: <table><tr><td>East by:</td><td>West by:</td><td>North by:</td><td>South</td></tr><tr><td>Road</td><td>3 M pathway & Park</td><td>Road</td><td>Road.</td></tr></table> Schedule 'B' property 345 Sq. feet undivided share, right, title and interest in the immovable property mentioned in Schedule A Schedule 'C' property Flat bearing No.203 property ID number 150200101500420182 in the Second-Floor measuring about 1150 sq. feet super built-up area, containing Two bed rooms together with RCC roofing, Vitrified flooring with one covered car parking space including proportionate share in common area such as passages, lobbies, staircase etc. in the multi storied residential building known as “Peace Park” constructed over Schedule ‘A’ Property	East by:	West by:	North by:	South	Road	3 M pathway & Park	Road	Road.
East by:	West by:	North by:	South							
Road	3 M pathway & Park	Road	Road.							
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.1,00,63,031/- (Rupees One crore sixty three thousand and thirty one only) as on 25.09.2026 and Interest from 26.09.2026 with incidental expenses, costs, charges etc.								
7	Deposit of earnest money	Rs.3,04,000/- (Rupees Three Lakh Four Thousand Only) 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 https://baanknet.com by means of RTGS/NEFT.								
8	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be remitted Last date and time within which EMD to be remitted	Rs.30,40,000/- (Rupees Thirty Lakh and Forty Thousand Only) Bidder’s own wallet Registered with M/s. PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com by means of RTGS/NEFT. Date: 15.10.2026 Time: up to 10:00 A.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. This amount should be paid through EFT/NEFT/RTGS/Demand Draft/Bankers Cheque or in any mode of remittance in favour “SBI-SARB-Parking Account”, to the credit of A/c No.40252992555 with State Bank of India, J C Road, Bengaluru-560002, Branch Code: 20202, IFSC Code: SBIN0020202. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset 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 e – Auction.
10	Time and place of public auction or time after which sale by any other mode shall be completed	Date: 15.10.2026 Online e-Auction from 11:00 AM to 4:00 PM with un-limited extension of ten minutes for each bid, if the bidding 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	M/s PSB Alliance at the web portal https://baanknet.com/eauction-psb
12	(i) Bid increment amount: (ii) Auto extension: _____ times (unlimited) (iii) Bid currency & unit of measurement	Rs.20,000/- (Rupees Twenty Thousand Only) Unlimited extension of 10 minute each if a bid is placed before 10 minutes of the scheduled closing time of e-Auction and bidding continues thereafter. INR

13	Date and time during which inspection of the immovable secured asset to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with Mobile No.	Between 11.00 A.M and 5.00 P.M on any day before the date of auction with prior appointment. Authorised Officer: Sri.Govind L Ballal, Chief Manager, Mob: 9449086490 (or) Bank's Approved Resolution Agent, M/s Sri Devi Resolutions Pvt Ltd, Sri.Madhava Rao Mob: 90197 70790/94484 97753
14	Other conditions	(a) The Bidders should get themselves registered on M/s PSB Alliance Pvt Ltd at https://baanknet.com/eauction-psb/bidder-registration by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance Pvt Ltd well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on above website). (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 encumbrances, title of property put on auction, approved /sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the property, 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 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/eauction-psb/bidder-registration 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. (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.
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		(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 M/s 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 & 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, e-khata charges 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. (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.
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		(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 & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price of the property has to be remitted to the Bank, in case the property is sold for Final Sale price of Rs. 50 Lakh and above. 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 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).
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Place: Bengaluru
Date: 25.09.2026


 Authorised Officer & Chief Manager,
 State Bank of India,
 Stressed Assets Recovery Branch,
 Bengaluru.