

TERMS AND CONDITIONS OF SALE:

The property will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" Basis

1	Name & Address of the Borrower	Sri. Melwin Mathias , S/o. Late Sri. Augustion Leo Mathias, No.90, 3 rd Main, 3 rd Cross, Anandgiri Extension, Hebbal, Bengaluru – 560024. Also at: (i) C/o. Balkanni, Opp. Kent Water Purifier, No.604, 12 th Cross, Vinayaka Layout, 4 th Stage, Nagarabhavi, Bengaluru – 560072 (ii) Office Address: Sri. Melwin Mathias, M/s IBM India Pvt. Ltd., Manyatha Embassy Business Park, D-1, Outer Ring Road, Nagavara, Bengaluru – 560045.
2	Name & Address of the Guarantor/Mortgagor	NIL
3	Name and address of Branch, the secured creditor	STATE BANK OF INDIA, Stressed Assets Recovery Branch #11/90, 3 rd Floor, Opp: Trust Well Hospital, J C Road, Bengaluru – 560002
4	Description of the immovable secured assets to be sold.	Property No.(1): Secured For HTL 37081538723 PROPERTY ID: SBIN200016998896 <u>SCHEDULE – A: COMPOSITE SCHEDULE PROPERTY:</u> All that piece and parcel of Property bearing Site Nos.55, 59, 62, 66, 56, 57, 64, 65, 58, 60, 61 and 63, V.P Katha Nos.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 Katha No.1218/56-1219/57-1220/58-1222/60-1223/61-1227/65-12, Sl.No.1502 -00101500401329, situated in the layout Known as "BR Valley Park" formed in converted Sy.Nos.48/1, 48/2, 48/3, 48/4 & 49/2 {the land bearing Sy.Nos.48/1 & 48/2 is Converted by the office of the Special Deputy Commissioner vide Official Memorandum dated 31/03/2009, bearing No.ALN (A) (K and A) SR:398/07-08, and land bearing Sy.Nos.48/3 & 48/4 is converted by the office of the Special Deputy Commissioner vide Official Memorandum dated 11/11/2010, bearing No.ALN (A) (A) SR:41/10-11, and land bearing Sy.No.49/2, is converted by the office of the Special Deputy Commissioner vide Official Memorandum dated 31/03/2009, bearing No.ALN (A) (K and A) SR:397/07-08 for the measuring 32.08 Guntas and Official Memorandum dated 11/11/2010, bearing No.ALN (A) (A) SR:42/10-11 for the -measuring 33.08 Guntas} and a layout approved by the Anekal Planning Authority vide No.APALAO/65/2010-11, dated 17/05/2011, situated at



Balagaranahalli Village, Attibele Hobli, Anekal Taluk, Bangalore Rural District, and totally measures East to West 54.43 Mtrs and North to South 30 Mtrs, totally measuring 1632.9 Sq. Mts or 17576.54 Sq. feet, 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 the: East by: Road, West by: 3M Pathway and Park, North by: Road, South by: Road.

MORTGAGED PROPERTY

SCHEDULE – "B":

360 Sq. ft. undivided right, title and interest in the immovable property mentioned in Schedule "A" above.

SCHEDULE – "C":

Flat bearing No.001, Present V.P. Katha No.1217/001, Property ID No.150200101500420164 in the Ground Floor, measuring about 1202 Sq. feet super built up area, containing Two bed rooms, together with RCC Roofing and vitrified flooring together with One covered car parking space, including proportionate share in common areas such as passages, lobbies, staircase, etc., in the multistoried residential building known as "**PEACE PARK**" constructed over Schedule "A" Property. The Said Flat standing in the name of Sri Melwin Mathias, S/o Late Sri Augustino Leo Mathias, vide Sale Deed dated 11.08.2017, registered as Document No.BSK-1-05266/2017-18 and CD No.BSKD413 dated 11.08.2017 at SRO, Basavanagudi (Banashankari), Bengaluru.

Property No. (2): Secured For HTL 37081914937
PROPERTY ID: SBIN200016967466

Schedule – "A": COMPOSITE SCHEDULE PROPERTY:

Same as mentioned in Schedule – 'A' of Property No.1 above

MORTGAGED PROPERTY

SCHEDULE – "B":

345 Sq. ft. undivided right, title and interest in the immovable property mentioned in Schedule "A" above.

SCHEDULE – "C":

Flat bearing No.002, Present V.P. Katha No.1217/002, Property ID No.150200101500420165 in the Ground Floor, measuring about 1150 Sq. feet super built up area, containing Two bed rooms, together with RCC Roofing, vitrified flooring together with One covered car parking space, including proportionate share in common areas such as passages, lobbies, staircase, etc., in the multistoried



		residential building known as "PEACE PARK" constructed over Schedule "A" Property. The Said Flat standing in the name of Sri Melwin Mathias, S/o Late Sri Augustino Leo Mathias, vide Sale Deed dated 11.08.2017, registered as Document No.BSK-1-05265/2017-18 and BSKD413 dated 11.08.2017 at SRO, Basavanagudi (Banashankari), Bengaluru.
5	Details of encumbrances known to the secured creditor	Nil
6	The secured debt for recovery of which the property is to be sold	Rs. 1,98,24,851/- [HTL 37081538723 - INR 99,21,572/- + HTL 37081914937 - INR 99,03,279/-] (Rupees One Crore Ninety Eight Lakh Twenty Four Thousand Eight Hundred and Fifty One Only) as on 18.09.2026 and further interest at contractual rate from 19.09.2026
7	Deposit of Earnest money	EMD: Property No. (1) - Rs. 4,20,700/- & Property No. (2) - Rs. 4,02,500/- 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 https://baanknet.com by means of RTGS/NEFT.
8	Reserve price of the immovable secured asset Account / Wallet in which EMD to be remitted Last date and time within which EMD to be remitted	Rs 42,07,000/- for Property No. (1) Rs 40,25,000/- for Property No. (2) Bidders 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 10:30 AM
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 15 th 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 a.m. to 4:00 p.m. with unlimited 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 web site of the service provider as mentioned above	M/s PSB Alliance Pvt Ltd., at the web portal https://baanknet.com
12	a) Bid increment amount b) Auto extension----- time c) Bid currency and unit of measurement	Rs.25,000/- (Rupees Twenty Five Thousand Only) for each property. 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 3:00 p.m. on any day with prior appointment. Authorised Officer: Smt Anasuya Ravi Sekar, Chief Manager e -mail Id: sbi.05173@sbi.co.in , Mobile - 8550340218 Bank's Approved Resolution Agent M/s Goodwill Recovery and Financial Services Pvt. Ltd., Bengaluru – Cell Nos.8762662278/9740367868
14	Other conditions	(a) The Bidders should get themselves registered on M/s PSB Alliance Pvt Ltd web portal https://baanknet.com 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 the 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> 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 properties 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 /
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		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. (t) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the auction will be entertained. (u) The Bank is not liable to pay any interest/ refund of EMD/money paid in case of any delay in issue of confirmation of Sale/ Sale Certificate by virtue of any Tribunal/ Court Order in connection with this e-auction. (v) If the Sale Price is Rs50.00lakh or above, 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 immovable property has to be
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		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 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).
15	Details of pending litigation, if any, in respect of property proposed to be sold.	-NIL-

Place: Bengaluru
Date: 19.09.2026

For STATE BANK OF INDIA

 Authorised Officer & Chief Manager,
 Stressed Assets Recovery Br. (05173), Bengaluru-02
 State Bank of India,
 Stressed Assets Recovery Branch,
 Bengaluru.