**ANNEXURE-'19'**

| SBI<br>STATE BANK OF INDIA<br>STRESSED ASSETS MANAGEMENT BRANCH | |
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| **Authorized Officer's Details:**<br>**Name: Sri Anand V Gangur**<br>**E-mail Id: sbi.04209@sbi.co.in**<br>**Mobile No: 9886986418**<br>**Land Line No. (Office):080-25943471** | **Address of the Branch:**<br>**2nd Floor, Office Complex Building,**<br>**SBI LHO Campus, No.65, St. Mark's Road,**<br>**Bengaluru -560 001**<br>**Telephone: 080-25943488**<br>**E-mail Id: sbi.04209@sbi.co.in** |

## TERMS AND CONDITIONS OF SALE

**Property (Immovable Asset) will be sold on 23.11.2026**

**'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THEIR IS'** Basis:

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| 1 | Name and address of the Borrower/ Guarantors/ Mortgagor | **M/s. Neelam Enterprises, Regd. office Address:**<br>**Unit No.1, 4th Floor, 29/3, Nanjappa Mansion,**<br>**Shanthinagar, K.H. Road, Bangalore-560027**<br><br>**Represented by its Proprietrix:**<br>**Ms. Neelam Sharma,**<br>Unit No.1, 4th Floor, No.29/3, Nanjappa Mansion,<br>K H Road, Shanthinagar,<br>Bengaluru-560027.<br>Mobile No.9880015905<br>Email: india.neelamenterpises@gmail.com |
| 2 | Name & address of the Guarantor / Mortgagor | **Guarantor & Mortgagor of Property:**<br>**Sri Gaurav Sharma,**<br>S/o Late Ramesh Kumar Sharma,<br>No.1334/A, 29th Main, J P Nagar,<br>1st Phase, Bengaluru-560078<br>Mobile No.9845204342<br>**Also at**<br>**Sri Gaurav Sharma,**<br>M/s. BNH Infra Projects (India) Private Limited,<br>No.29, Nanjappa Mansion,<br>4th Floor, K H Road, Shanthinagar,<br>Bengaluru-560027. |

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| 3 | Name and address of Branch, the Secured Creditor | **STATE BANK OF INDIA,**<br>**Stressed Asset Management Branch, Bengaluru,**<br>**2nd Floor, Office Complex Building, SBI LHO Campus,**<br>**No. 65, St. Mark's Road, Bengaluru -560 001.** |
| 4 | Description of the immovable secured asset to be sold. | **Property Id No. SBIN200279229140**<br>**Description of the Property:**<br><br>**Name of the Title Deed Holder: Sri Gaurav Sharma**<br>All that piece and parcel of vacant immovable property bearing Site no.166 and 167, BDA Khatha No BDA/RO(S)/166 and 167/AP, Sy. No. 28/1/17-18, PID No. 6000034814, formed in Survey No. 30/1, measuring East to West on Northern side 33 Feet, on the Southern side 45 feet and North to South: On the Eastern side 117 feet and on the Western side 122 feet, total extent of 4660.50 Square feet, situated at Anjanapura Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore, standing in the name of Sri. Gaurav Sharma S/o Late Ramesh Kumar Sharma and is bounded by:<br>**East:** BDA property, **West:** Site No 168 and 165<br>**North:** 80 Feet Road, **South:** 30 Feet Road<br>**Reserve price: Rs.5,00,00,000/- (Rupees five crore only)** |
| 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.6,74,54,208.72 (Rupees six crore seventy-four lacs fifty-four thousand two hundred eight & seventy-two paise only) as on 15-10-2026** and further interest at contractual rate **from 16-10-2026** with incidental expenses, costs, charges etc |
| 7 | Deposit of earnest money (EMD) | **(i) EMD Rs.50,00,000/- and**<br>**(ii) Bid Increment Rs.2,00,000/-**<br>**(Rupees Two lacs only)**<br>Being the 10% of Reserve price to be transferred / deposited by bidders in his/her/their own wallet provided on its e-auction site by means of RTGS/NEFT. EMD wallet maintained with PSB Alliance. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in bank account of PSB Alliance and up-dation of such information on BAANKNET portal. This may take some time as per Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last-minute issues. Lien to the extent of EMD amount will be applied on the wallet by the system. |
| 8 | Reserve price of the immovable secured assets:<br>Account / Wallet in which EMD to be deposited.<br>Last date & time | **Property Id No. SBIN200279229140**<br>**Property reserve price: Rs.5,00,00,000/-**<br>**(Rupees five crore only)**<br>Bidder EMD wallet maintained with PSB Alliance on its e-auction site: **https://www.baanknet.com** and as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET.portal. |

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| | within which EMD to be remitted. | **Date: 23.11.2026 Time: up to 11.00 A.M.** |
| 9 | Time and manner of payment | The successful bidder shall have to deposit 25% of sale price, including the EMD which is already paid, 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 Authorized 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 failing which the amount already deposited shall be forfeited. |
| 10 | Time and place of public e-Auction or time after which sale by any other mode shall be completed. | **Date: 23.11.2026,**<br>**Online e-auction**<br>**Property Id No.SBIN200279229140**<br>**From 11.00 a.m. to 4.00 p.m.**<br>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 website of the service provider as mentioned above | PSB Alliance Pvt Limited on its website<br>**https://baanknet.com** |
| 12 | (i) Bid increment amount:<br>(ii) Auto extension: 5mt times. (unlimited)<br>(iii) Bid currency &unit of measurement | **Rs.2,00,000/-**<br>**(Rupees two lacs only)**<br>Unlimited extensions of 10 minutes each if a bid is placed in the last 10 minutes of the scheduled closing time of e Auction and bidding continues further<br><br>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.<br>Contact person with mobile No. | Between 11.00 A.M. and 3.00 P.M. on any working day before auction date with prior appointment.<br><br>**Authorised Officer: Sri Anand V Gangur**<br>**Assistant General Manager (CLO-1)**<br>**Mobile No. 9886986418**<br><br>**Sri Ranjan Kumar Chinara,**<br>**Chief Manager,**<br>**Mobile No. 9606036026** |



STATE BANK OF INDIA SAMB Group 4209 BRANCH, BANGALORE-1

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| 14 | **Other Conditions** | (a) The Bidders should get themselves registered on PSB Alliance Pvt Limited **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 is detailed on the above website).<br>(b) The intending bidders should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt Limited at **https://Baanknet.com** by means of NEFT / RTGS transfer from his bank account.<br>(c) The intending bidders should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with PSB Alliance Pvt Limited is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.<br>(d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised Officer of the Bank and the remaining amount i.e.25% of the sale price to be paid immediately i.e. on same day or not later than the next working day as the case may be.<br>(e) 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.<br>(f) 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.<br>(g) 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. 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.<br>(h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.<br>(i) 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.<br>(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.<br>(k) 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.<br>(l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance Pvt Limited. The bidder has to place a request with PSB Alliance Pvt Limited for refund of the same back to his bank account. The bidders will |





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| | | not be entitled to claim any interest, costs, expenses and any other charges (if any).<br>(m) 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.<br>(n) 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.<br>(o) 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.<br>(p) 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.<br>(q) 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 concerned bank branch only.<br>(r) 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.<br>(s) 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.<br>(t) 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 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.<br>(u) The Certificate of Sale will be issued in Appendix V (for immovable properties) 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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| | | (v) This sale will attract the provision of sec.194-IA of the Income Tax Act. |
| 14 | Details of pending litigation, if any, in respect of property proposed to be sold | Not known as per available information. |

**Assistant General Manager & Authorised Officer**
**State Bank of India**
**Stressed Asset Management Branch, Bengaluru**

**Place: Bengaluru**
**Date: 15-10-2026**