'REGISTERED-A. D'

STATUTORY NOTICE FOR SALE UNDER SECURITY INTEREST(ENFORCEMENT) RULES, 2002

To

1. **Ms. Bhavana Jha D/o Amod Jha**

Flat No. 15, Building No. 803, PO Box No. 254, P C 119, DAREA AL AMARAT CITY: AL AMARAT, MUSCAT, Sultanate of Oman

Work Place:
Gulf Engineering & Contracting SAOG
Post Way 6606, Matrah, Post Box 533, Muscat, Postal Code 100, Sultanate of Oman

Also, At:

T10-302, Parsvnath Regelia, Shahibad, Ghaziabad-201003, Uttar Pradesh, India

2. **Mr. Himanshu Kumar Amod Kumar Jha S/o Amod Kumar Jha (Co-Borrower/GPA Holder of Ms. Bhavana Jha)**

Flat No. 903, Samridhi Grand Avenues, Sector – Tech zone – IV, Greater Noida, Uttar Pradesh

Also, At:

T10-302, Parsvnath Regelia, Shahibad, Ghaziabad-201003, Uttar Pradesh, India

No. SBI/SARB/HL/BHJ/DMN/563 Date: 12.11.2026

Madam/Dear Sir,

SUB: SALE NOTICE OF FIFTEEN DAYS FOR SALE UNDER RULE 8(6) READ WITH PROVISION TO RULE 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 (HEREIN AFTER CALLED THE RULES) BORROWER: Ms. Bhavana Jha D/o Amod Jha,
Represented by: Mr. Himanshu Kumar Amod Kumar Jha S/o Amod Kumar Jha (Co-Borrower/GPA Holder)

A/c No HL - 39756694331

Whereas, the Authorized Officer of the State Bank of India, had taken physical

possession of the below mentioned property on **17.03.2025** under the provisions of Sec. 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 charged as security by you towards your liability to the Bank amounting to **Rs.6,63,94,948.00 (Rupees Six Crore Sixty-Three Lakhs Ninety-Four Thousand Nine Hundred Forty-Eight Only)** as on 12.11.2026 and further interest at contractual rate from 13.11.2026 with incidental expenses, costs, charges etc.

Whereas you have failed to satisfy your liability 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 Authorized Officer of State Bank of India, in exercise of the powers conferred under the Act and the said Rules, issued this notice under Rule 8(6) [Immovable's] read with proviso to Rule 9 (1) of the Security Interest [Enforcement] Rules, 2002, for sale of the secured asset to realize the above stated outstanding along with interest, costs, charges and expenses.

Please take notice that the secured assets charged/mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-Auction to be held on **10.12.2026** through PSB Alliance Pvt Limited **https://baanknet.com**. For further details, please refer to the notice to be published in the newspapers and at websites via, PSB Alliance Pvt Limited **https://baanknet.com**

A copy of the e-auction notices 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 above-mentioned websites are also attached herewith as Annexure – B.

SECURED INTEREST

<table>
<tr><th>Sl. No</th><th>DESCRIPTION OF PROPERTY
(Immovable asset)</th><th>Reserve Price (Amt in Rs.)</th></tr>
<tr><td>1.</td><td>Tender No: SBI/SARB/224
Property ID: SBIN200050618277

Name of the Title Deed Holder:
Ms. Bhavana Jha D/o Amod Jha,
Represented by: Mr. Himanshu Kumar Amod Kumar Jha S/o Amod Kumar Jha (Co-Borrower/GPA Holder).

Schedule 'A' Property,

All that piece and parcel of the converted properties situated at Kariyammana Agrahara and Devarabisanahalli Villages, Varthur Hobli, Bangalore South Taluk, totally measuring 13 acres 26 Guntas reduced by an area of 5526.03 Sq. Mtrs, relinquished to Bangalore Development Authority for Parks and Open Space, the details of which are as follows:
<table>
<tr><th></th><th>Village</th><th>Sy.No</th><th>Extent</th></tr>
</table>
</td><td>INR 5,33,30,000/-</td></tr>
</table>

Sl no			Acres	Guntas	Sq. ft
1	Kariyamana Agrahara	36/1	1	21	66429
2	Kariyamana Agrahara	36/3	1	16	60984
3	Kariyamana Agrahara	37	0	4	4356
4	Kariyamana Agrahara	38/1	2	1	88209
5	Kariyamana Agrahara	38/2	0	24	26136
6	Kariyamana Agrahara	39/1	0	22	23958
7	Kariyamana Agrahara	39/1	0	21	22869
8	Kariyamana Agrahara	39/2	1	13	57717
9	Kariyamana Agrahara	39/3	0	26	28314
10	Kariyamana Agrahara	39/4	0	22	23958
11	Kariyamana Agrahara	39/6	0	25	27225
12	Devarabisanahalli	50/2	1	36	82764
13	Devarabisanahalli	51/1	1	18	63162
14	Devarabisanahalli	51/3	0	05	5445
15	Devarabisanahalli	51/4	0	12	13068
		Total	**13**	**26**	**594594**

The aforesaid lands are contiguous in nature and as a composite property are bounded on:
East By: Portion of properties bearing Sy. No 38/2,36/2 and Private Property;
West By: Portion of properties bearing Sy.No.40, 50/1, 50/3 park and open space and Private Property;
North By: Portion of properties bearing Sy.no 41, 39/5,50/1 and Private Property.
South By: Road and portion of properties bearing Sy.No.51/3, 51/4 and 50/3;

As per Sale Deed, Annexure A

Building/Tower No.
Floor
Apartment No.
Super Built-up Area (SBUA)

ANNEXURE – 'A'

SBI

STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH

Authorized Officer's Details:	**Address of the Branch:**
Name: Sri. Rajendra S Tenginakai E-mail Id: sbi.05173@sbi.co.in Mobile No: 9448990270 Land Line No. (Office): 080-25943678	Building No.11/90, III Floor, Opp. Trustwell Hospital, Near Old Shivaji Theatre, J C Road, Bengaluru -560 002 Contact: CCO: Sri. Dayananda Nagashetty Mob: 9008844891. Tel:080-2594-3678/3663 E-mail Id: sbi.05173@sbi.co.in.

"APPENDIX- IV-A"
[See proviso to rule 8 (6)]

E-AUCTION SALE ON 10.12.2026
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Notice is hereby given to the public in general and in particular to the Borrowers/Guarantors/ Mortgager that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorized 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 **10.12.2026** for recovery **Rs.6,63,94,948.00 (Rupees Six Crore Sixty-Three Lakhs Ninety Four Thousand Nine Hundred Forty Eight Only)** as on 12.11.2026 and further interest at contractual rate from 13.11.2026 with incidental expenses, costs, charges etc. due to the State Bank of India, Secured Creditor from the Borrower: **Ms. Bhavana Jha D/o Amod Jha, Represented by: Mr. Himanshu Kumar Amod Kumar Jha S/o Amod Kumar Jha (Co-Borrower/GPA Holder).**

The Reserve Price, Earnest Money Deposit and Bid Increment Amount will be as under:

Property No.	Reserve Price (Below which the properties will not be sold)	Earnest Money Deposit (EMD)	Bid Increment Amount	Time & Date of e-Auction	Last Date for submission of EMD along with KYC & Documents
Flat No. B-101, 1st Floor, Mantri Espana, at Bellandur	**Rs.5,33,30,000/-**	**Rs.53,33,000/-**	**Rs.1,00,000/-**	**From 10:00 am to 4:00 pm on 10.12.2026**	**09.12.2026 up to 06:00 PM**

SECURED INTEREST

Sl. No	DESCRIPTION OF PROPERTY (Immovable Asset)	Reserve Price (Amt in Rs.)
1.	**Schedule 'A' Property,** All that piece and parcel of the converted properties situated at Kariyammana Agrahara and Devarabisanahalli Villages, Varthur Hobli, Bangalore South Taluk, totally admeasuring 13 acres 26 Guntas reduced by an area of 5526.03 Sq. Mtrs, relinquished to Bangalore Development Authority for Parks and Open Space, the details of which are as follows:	INR 5,33,30,000/-

Sl no	Village	Sy.No	Extent		
			Acres	Guntas	Sq. ft
1	Kariyamana Agrahara	36/1	1	21	66429
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South By: Road and portion of properties bearing Sy.No.51/3, 51/4 and 50/3;

As per Sale Deed, Annexure A

Building/Tower No.	'B'	
Floor	1st Floor	
Apartment No.	B-101	
Super Built-up Area (SBUA)	4010 Sq.ft.	372.677 Sq. Mtrs
Undivided Percentage/Share of Schedule A Property	Proportionate Undivided share in the Schedule A Property	
Right to use of Car Park	Four Car Park	

The sale shall be subject to provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002.

For further details regarding inspection of the property the intending bidder may contact the Authorized Officer, State Bank of India, Stressed Assets Recovery Branch, Building No.11/90, III Floor, Opp. Trustwell Hospital, Near Old Shivaji Theatre, J C Road, Bengaluru -560 002 Telephone: 080-2594-3678/3663 or Bank's approved Resolution Agent, **M/s. Inicio Advisory and Financial Services Pvt. Ltd., Bangalore, Representative: Sri Vijay Durgai Mobile No. 9663903911**

ANNEXURE-B

TERMS AND CONDITIONS OF SALE:
Property (Immovable Asset) will be sold on **10.12.2026**
'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' Basis:

1	Name and address of the Borrower/ Guarantors/ Mortgagor	**BORROWER:** **1. Ms. Bhavana Jha D/o Amod Jha** Flat No. 15, Building No. 803, PO Box No. 254, P C 119, DAREA AL AMARAT CITY: AL AMARAT, MUSCAT, Sultanate of Oman **Work Place:** Gulf Engineering & Contracting SAOG Post Way 6606, Matrah, Post Box 533, Muscat, Postal Code 100, Sultanate of Oman **Also, At:** T10-302, Parsvnath Regelia, Shahibad, Ghaziabad-201003, Uttar Pradesh, India **2. Mr. Himanshu Kumar Amod Kumar Jha S/o Amod Kumar Jha (Co-Borrower/GPA Holder of Ms. Bhavana Jha)** Flat No. 903, Samridhi Grand Avenues, Sector – Tech zone – IV, Greater Noida, Uttar Pradesh. **Also, At:** T10-302, Parsvnath Regelia, Shahibad, Ghaziabad-201003, Uttar Pradesh, India
2	Name and address of Branch, the Secured Creditor	STATE BANK OF INDIA, Stressed Assets Recovery Branch 3rd Floor, Building No. 11/90, Opp. Trustwell Hospital, Near Old Shivaji Theatre, J C Road, Bengaluru – 560002.
3	Description of the immovable secured assets to be sold.	**Schedule 'A' Property,** All that piece and parcel of the converted properties situated at Kariyammana Agrahara and Devarabisanahalli Villages, Varthur Hobli, Bangalore South Taluk, totally admeasuring 13 acres 26 Guntas reduced by an area of 5526.03 Sq. Mtrs, relinquished to Bangalore Development Authority for Parks and Open Space, the details of which are as follows:

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The aforesaid lands are contiguous in nature and as a composite property are bounded on:

East By: Portion of properties bearing Sy. No 38/2,36/2 and Private Property;

		agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction. This amount should be paid through EFT/NEFT/ RTGS/ Demand Drafts / Bankers cheque or in any mode of remittance in favour of "SBI SARB Parking Account" to the credit of A/c. No 40252992555 with State Bank of India, SARB, J.C. Road, Bengaluru – 560 002. Branch Code:20202: IFSC Code.SBIN0020202
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Tender No: SBI/SARB/224 Property ID: SBIN200050618277 **Date: 10.12.2026 from 10.00 a.m. to 4.00 p.m.** **As detailed in Annexure A** with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.
10	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**
11	(i)Bid increment amount: (ii)Auto extension: (iii) Bid currency &unit of measurement	Rs.1,00,000/- 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 Indian Rupee
12	**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 No.	Between 10.00 AM and 4.00 PM on any working day before auction date with prior appointment. **Authorised Officer: Sri. Rajendra S Tenginakai** **Chief Manager (CLO) – 9448990270** **M/s. Inicio Advisory and Financial Services Pvt. Ltd., Bangalore, Representative: Sri Vijay Durgai Mobile No. 9663903911**
13	**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 Limited well before the auction date. (The registration process is detailed on the above website). (b) The intending bidders should transfer his/her EMD amount by means of Challan generated on his/her bidder account maintained with PSB Alliance Pvt Limited at **https://baanknet.com** by means of NEFT / RTGS transfer from his/her bank account. (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/her 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. (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. (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. (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. (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 bidders. (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (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. (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (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. (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 not be entitled to claim any interest, costs, expenses and any other charges (if any). (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. (n) 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. (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. (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. (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. (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. (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. (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. (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). (v) This sale will attract the provision of sec.194-IA of the Income Tax Act. (w)Dues pertaining to BBMP tax arrears, electricity charges, water charges, Khatha transfer 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. (x) Errors & Omissions excepted.
14	Details of pending litigation, if any, in respect of property proposed to be sold	Not known as per available information.

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪರವಾಗಿ ಕೃತೆ ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್
For STATE BANK OF INDIA

Authorised Officer & Chief Manager
Stressed Assets Recovery Br. (06173), Bengaluru-02

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

Place: Bengaluru
Date: 12.11.2026