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STATE BANK OF INDIA

RETAIL ASSETS CREDIT PROCESSING CENTRE
Damodar Towers, III Floor,
Sharbathkatte Bus Stop, Airport Road, Yeyyadi,
MANGALORE - 575 008.
Ph.no: 0824-449238, 239.FAX:08242449230 **email:** rasecc.mangalore@sbi.co.in

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

No. **Date: 03.11.2026**

To:	*Also at:*
Mrs. Archana M L W/o Mr. Pavan Kumar #33/521, Bheemeshwara Colony, Near Ganesha Temple, Madanaiyakanahalli, Madavara, **Bangalore North-562123**	**Mrs. Archana M L** W/o Mr. Pavan Kumar #25-29-2158/2, Kamala Nikethan, Jeppu patna, Kankanady, **Mangalore-575002**

A/c No. 3819102175, 41583109123

Dear Sir/Madam,

Sub: Statutory Notice of thirty days for Sale under Rule 8(6) of the Security Interest (Enforcement) Rules 2002 (herein after called the Rules)

BORROWER : Mrs. Archana M L W/o Mr. Pavan Kumar

Whereas, the Authorised Officer of the State Bank of India, had taken Physical possession of the below mentioned property, 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 of Rs.64,12,713.00 (Rupees sixty-four lakh twelve thousand seven hundred and thirteen only) as on 02.11.2026, plus and further interest at contractual rate from 03.11 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 Authorised 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) [Immovables] read with proviso to Rule 9 (1) of the Security Interest [Enforcement] Rules, 2002, for sale of the secured asset on **10.12.2026** to realize the above stated outstandings along with interest, costs, charges and expenses.

H.L.C., MANGALURU S.B.I. 05212

SECURED INTEREST

Sl. No	Description of the Immovable	Reserve Price (Rs.)
1.	**SCHEDULE OF IMMOVABLE PROPERTY** Non-agricultural immovable property situated in Talipady Village of Mulki Taluk, within the Sub-Registration District of Mulki and comprised in; and standing in the name of Mrs. Archana M L, W/o Mr. Pavan Kumar: - S. No. 164-9 | Kissam: Converted | Extent (A-C): 0-05.51 (222.98 Sq.Mtrs) Together with residential building bearing Door No. 1-64(35) measuring 1400 sq. ft along with all mamool easementary rights, right of way, water etc. appurtenant thereto. **Boundaries:** North : Remaining Portion of the same Sy. Sub-Division South :. Remaining Portion of the same Sy. Sub-Division East : Remaining Portion of the same Sy. Sub-Division & S.D. Line West : 6 meter width Road.	**49,50,000/-**

TERMS AND CONDITIONS OF E-AUCTION IS AS UNDER:

E-Auction is being held on **"AS IS WHERE IS"**, **"AS IS WHAT IS"** and **"WHATEVER THERE IS" BASIS** and will be conducted "Online". The auction will be conducted through the web portal of M/s PSB Alliance Pvt Ltd Website. Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale .For further details, please refer to the notice to be published in the newspapers and at websites viz. www.sbi.co.in, https://baanknet.com.

To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the assets. However, intending bidders should make their own independent enquiries regarding the encumbrances, title of the assets put on auction and claims/rights/dues affecting the assets, prior to submitting their bids. The Authorised Officer has taken Physical Possession of the assets.

The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The assets are 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.

The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

For detailed terms and conditions of the sale, please refer to the link provided in :
1.www.sbi.co.in, 2.https://baanknet.com.

Yours Faithfully

भारतीय स्टेट बैन्क परवागी कृते भारतीय स्टेट बैंक
For STATE BANK OF INDIA
HOME LOAN CENTRE (05212), MANGALURU

Authorised Officer

ANNEXURE A

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STATE BANK OF INDIA

Authorised Officer's Details:
Name: Sri.Prashanth Kumar U.S.
E-mail ID: rasecc.mangalore@sbi.co.in
Mobile No: 9449875605
Landline No.(office): 0824-449238, 239.
FAX:08242449230

Address of the Branch:
STATE BANK OF INDIA
HOME LOAN CENTRE
Damodar Towers, III Floor,
Sharbathkatte Bus Stop, Airport Road, Yeyyadi,
MANGALORE - 575 008.
Ph.no: 0824-449238, 239.FAX:08242449230
email: rasecc.mangalore@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 Borrowers/Mortgager/Guarantors, 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 **10.12.2026** for recovery of Rs.64,12,713.00 (Rupees sixty-four lakh twelve thousand seven hundred and thirteen only) as on 02.11.2026, plus and further interest at contractual rate from 03.11 2026 with incidental expenses, costs, charges etc., due to State Bank of India, Secured creditor from Borrower: **Mrs. Archana M L** W/o Mr. Pavan Kumar

.The Reserve Price, Earnest Money Deposit and Bid Increment Amount will be as under: -
Last date for EMD payment: 09 12.2026

Property No.	Reserve Price (below which the property will not be sold)	Earnest Money Deposit	Bid Increment Amount
1.	49,50,000.00	4,95,000.00	25,000.00

DESCRIPTION OF THE PROPERTY

Tender No: SBI/RACPC/2026-27/02
Property No. (1)– Title deed holder: Mrs. Archana M L W/o Mr. Pavan Kumar

1.	SCHEDULE PROPERTY: Non-agricultural immovable property situated in Talipady Village of Mulki Taluk, within the Sub-Registration District of Mulki and comprised in; and standing in the name of Mrs. Archana M L, W/o Mr. Pavan Kumar: -	**Reserve Price Rs.49,50,000.00**

S. No.	Kissam	Extent (A-C)
164-9	Converted	0-05.51 (222.98 Sq.Mtrs)

Together with residential building bearing Door No. 1-64(35) measuring 1400 sq. ft along with all mamool easementary rights, right of way, water etc. appurtenant thereto.

Boundaries:
North : Remaining Portion of the same Sy. Sub-Division
South :. Remaining Portion of the same Sy. Sub-Division
East : Remaining Portion of the same Sy. Sub-Division & S.D. Line
West : 6 meter width Road.

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

1) http://www.baanknet.com www.sbi.co.in
2) www.sbi.co.in

Date: 03.11.2026
Place: Mangaluru

भारतीय स्टेट बैन्क् परवागी कृते भारतीय स्टेट बैंक
For STATE BANK OF INDIA
HOME LOAN CENTRE (05212), MANGALURU
Authorised Officer

Authorised Officer
State Bank of India,
HOME LOAN CENTRE

H.L.C., MANGALURU
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S.B.I.
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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 & Address of the Borrower	**Mrs. Archana M L** W/o Mr. Pavan Kumar #33/521, Bheemeshwara Colony, Near Ganesha Temple, Madanaiyakanahalli, Madavara,**Bangalore North-562123** Also at: **Mrs. Archana M L** W/o Mr. Pavan Kumar #25-29-2158/2, Kamala Nikethan, Jeppu patna, Kankanady, **Mangalore-575002**
2	Name & Address of the Guarantor/Mortgager	**Mrs. Archana M L ,W/o Mr. Pavan Kumar**
3	Name and address of Branch, the secured creditor	STATE BANK OF INDIA HOME LOAN CENTRE Damodar Towers, III Floor, Sharbathkatte Bus Stop, Airport Road, Yeyyadi, MANGALORE - 575 008.
4	Description of the immovable secured assets to be sold.	**SCHEDULE 'A' PROPERTY** **SCHEDULE OF IMMOVABLE PROPERTY** Non-agricultural immovable property situated in Talipady Village of Mulki Taluk, within the Sub-Registration District of Mulki and comprised in; and standing in the name of Mrs. Archana M L, W/o Mr. Pavan Kumar: -

S. No.	Kissam	Extent (A-C)
164-9	Converted	0-05.51 (222.98 Sq.Mtrs)

Together with residential building bearing Khata no.14/2021-22, Door No. 1-64(35) measuring 1400 sq. ft along with all mamool easementary rights, right of way, water etc. appurtenant thereto.

Boundaries:

North : Remaining Portion of the same Sy. Sub-Division
South :. Remaining Portion of the same Sy. Sub-Division
East : Remaining Portion of the same Sy. Sub-Division & S.D. Line
West : 6 meter width Road.

5	Details of encumbrances known to the secured creditor	NIL

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6	The secured debt for recovery of which the property is to be sold	of Rs.64,12,713.00 (Rupees sixty-four lakh twelve thousand seven hundred and thirteen only) as on 02.11.2026, plus and further interest at contractual rate from 03.11 2026 with incidental expenses, costs, charges etc.,
7	Deposit of Earnest money	**EMD: Rs.4,95,000/-** (Rupees four lacs ninety five 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 asset Account / Wallet in which EMD to be remitted Last date and time within which EMD to be remitted	**Rs.49,50,000/-** (Rupees forty nine lakhs fifty thousand only) 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: 09.12.2026** **Time: up to 4.00 pm**
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-RACPC-Parking Account", to the credit of A/c No.37608309936 with State Bank of India, Yeyyadi, Mangaluru 575 008, Branch Code: 5212, IFSC Code: SBIN0005212.** 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: 10.12.2026** Online e-Auction from 11:00 a.m to 2.00 p.m with unlimited extension of ten minutes for each bid, if the bidding continues, till the sale is concluded.

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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 Pvt Ltd., at the web portal https://baanknet.com
12	(i)Bid increment amount: (ii)Auto extension: _____ times (unlimited) (iii) Bid currency & unit of measurement	**Rs.25,000/- (Rupees twenty five 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 4.00 P.M on any day before the date of auction with prior appointment. Sri. Prashanth Kumar U H, Cell No. 9449875605 Bank's Approved Resolution Agent, M/s Sri Devi Resolutions Pvt Ltd, Sri.Viraj Karkera/ Sri.Jagannath Shetty-8722900994
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. (c) 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**

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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.

(d) 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.

(e) 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.

(f) 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.

(g) 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.

(h) 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.

(i) 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.

(j) 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.

(k) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the serviceprovider, before participating in the e- Auction.

(l) 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

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	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. (m) 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. (n) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (o) 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. (p) 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). (q) 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. (r) 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. (s) 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. (t) 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. (u) 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

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		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. (v) 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. (w) 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. (x) 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. (y) 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).

Authorised Officer& Chief Manager,
State Bank of India,
HOME LOAN CENTRE
Mangalore

Place: Mangaluru
Date: 03.11.2026

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For STATE BANK OF INDIA
HOME LOAN CENTRE (05212), MANGALURU
Authorised Officer

Balmatta S.O 575002
EK262112909IN, IVR No1: 6975262112909
03-11-2026 14:39:23, Counter No. 1,
To: ARCHANA M L
KAMALA NILETHAN JAP, DAKSHINA , 575002
From: CKASSIQUE LEGACY APARTMENT OWNERS ASS
ARYA SAMAJ ROAD, DAKSHINA, 575001
Base Amt: 34.00
To: ARCHANA M L
P.Mode: SQ
POD:Yes-Chg: 10, www.indiapost.gov.in

Balmatta S.O 575002
EK262112912IN, IVR No1: 6975262112912
03-11-2026 14:39:23, Counter No. 1,
To: ARCHANA M L
BHEEMESHWARA COLONY, BENGALURU, 562123
From: CKASSIQUE LEGACY APARTMENT OWNERS AS
ARYA SAMAJ ROAD, DAKSHINA, 575001
Base Amt: 73.00
To: ARCHANA M L
P.Mode: SQ
POD:Yes-Chg: 10, www.indiapost.gov.in