STATE BANK OF INDIA,

STRESSED ASSETS RECOVERY BRANCH (SARB), BANGALORE
3rd Floor, Building No. 11/90, Near Old Shivaji Theatre,
JC Road, Bangalore 560002
Tel: 080 -25943663/3664, Email: **sbi.05173@sbi.co.in**

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

SBI/SARB/2026-27/A/C NO: 40888193162/41673990212 Date: 06.11.2026

1. Shri Vengalapuram Vinodkumar S/o Sri.Sudhakar V, flat No.06, Sri Durga Nilaya, No 32,1st Cross,2nd Block,Sai Lotus Nandana Palace, Channasandra, R R Nagar, Bengalore-560098 **Also at:** (i) Decision Six Pvt Ltd,9th Floor, Brigade IRV,Nallurhalli, White Field, Bengalore 560066	(ii) Residential Flat Bearing No. 301 3 BHK, in Third floor, residential building known as "R R MARVEL" situated at Thippasandra Village, Uttarahalli Hobli, Bangalore South, Bengaluru (iv) 84-a 6th street river view residency, karapakkam chennai near sahasra pg, tamilnadu-600097

Madam/Dear Sir,

Statutory Notice of 15 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) Borrowers: Shri Vengalapuram Vinodkumar account No. 40888193162, 41673990212

Whereas, the Authorised Officer of the State Bank of India, had taken Physical possession of the below mentioned property on **26.03.2025** 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.**1,24,71,231/-(One Crore Twenty Four Lakh Seventy One Thousand Two Hundred Thirty One Only) as on 06.11.2026** and further interest at contractual rate from 07.11.2026 with incidental expenses, costs, charges and expenses 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 to realize the above stated outstanding 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 **25.11.2026** through M/s PSB Alliance Pvt Ltd website for further details, please refer to the notice to be published in the newspapers and at websites viz. 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	
Description of the Immovable Property	**Reserve Price**
SCHEDULE"A" PROPERTY All that piece and parcel of the immovable converted land measuring 3 Guntas (or 3267 Sq. Feet) in Sy.No.25/9 of Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (vide official memorandum No. ALN(S.U)S.R(Ka)/58/12-13 dated: 17.09.2003/28.04.2014, issued by the Deputy Commissioner, Bengaluru District) within the limits of Bruhat Bangalore Mahanagara Palike bearing khata No. 94/1/25/9 and bounded on: EAST BY : BDA Road, WEST BY : Land in Sy.No. 24 NORTH BY : Schedule 'B' Property SOUTH BY : Land in old Sy.No.10 **SCHEDULE "B" PROPERTY** **(Description of the apartment)** All that piece and parcel of the immovable converted land measuring 3.08 Guntas (or 3811.5 sq. feet) in Sy.No.25/10 of Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (vide official memorandum No. ALN (S.U) S.R(Ka)/64/12-13 dated: 17.09.2003, issued by the Deputy Commissioner, Bengaluru District) within the limits of Bruhat Bangalore Mahanagara Palike bearing khata No. 91/Sy.no.25/10 and bounded on: EAST BY : BDA Road, WEST BY : Land in Sy. No. 24 NORTH BY : Schedule 'C' Property SOUTH BY : Schedule 'A' Property **SCHEDULE "C" PROPERTY** All that piece and parcel of the immovable converted land measuring 3.08 Guntas (or 3811.5 sq. feet) in Sy.No.25/11 of Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (vide official memorandum No. ALN (S.U) S.R(Ka)/59/12-13 dated: 17.09.2003, issued by the Deputy Commissioner, Bengaluru District) within the limits of Bruhat Bangalore Mahanagara Palike bearing khata No. 93/Sy.no.25/11 and bounded on:	**Rs.1,22,00,000/-**

EAST BY : BDA Road,
WEST BY : Land in Sy.No. 24
NORTH BY : Land in Sy.No. 25/1 of Gangamma R,
SOUTH BY : Schedule 'B' Property

SCHEDULE D PROPERTY

All that piece and parcel of the immovable Property bearing Khata No. 91/25/10 (old Katha No. 94/1/25/9, 91/Sy.No.25/10 and 93/Sy.No.25/11) situated at Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (being the converted lands totally measuring 9.16 guntas in Sy.No. 25/9, 25/10 & 25/11), within the limits of Bruhat Bangalore Mahanagara Palike, totally measuring 10,890 Square feet and bounded on:

EAST BY : BDA Road,
WEST BY : Land in Sy.No. 24
NORTH BY : Land in Sy.No. 25/1 of Gangamma R,
SOUTH BY : Land in Sy.No. 10

SCHEDUE-E PROPERTY

(Property conveyed under this Agreement)

An undivided 432 Square feet undivided right, title and interest in the land comprised in the Schedule-D Property.

SCHEDULE-F PROPERTY

(Description of the Apartment conveyed this Agreement)

A Three Bedroom Flat Bearing No. 301, on the Third Floor, in the Apartment known as "R.R. MARVEL" (M MARVEL FELICITY), constructed on the Schedule-D Property, having a super built up area of 1831 sq. feet (which is inclusive of balconies and utility space) (which is inclusive of the floors, ceiling and walls between the apartments and common areas attributable thereon) together with one covered car parking space in stilt floor and bounded on the:

East by : Flat no. 307,
West by : Balcony
North by : Open space
South by : Open Space

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

Yours Faithfully,

Authorised Officer & ಅಧಿಕೃತ ಅಧಿಕಾರಿ, मुख्य प्रबंधक Chief Manager
Stressed Assets Recovery Br. (05173), Bengaluru-02

Authorized Officer

STATE BANK OF INDIA,

STRESSED ASSETS RECOVERY BRANCH (SARB), BANGALORE

3rd Floor, Building No. 11/90, Near Old Shivaji Theatre JC Road, Bangalore 560002
Tel: 080 -25943663/3664, Email: **sbi.05173@sbi.co.in**

Authorised Officer's Details: **Name: Mrs Anusuya Ravi Sekar** **Chief Manager** **MOB: +91 -9550340218** **E-mail ID:** sbi.05173@sbi.co.in	**STRESSED ASSETS RECOVERY BRANCH (SARB)** **3rd Floor, Building No. 11/90, Near Old Shivaji Theatre JC Road, Bangalore 560002** **Landline No: 080 -2594-3663/3678**

Annexure-A

Appendix: IV-A
[See Proviso to rule 8(6)]
Sale notice for sale of immovable property
(Excluding movable assets, if any, lying in the premises)

E-Auction sale notice for sale of immovable assets (excluding movable assets, if any, lying in the premises) under the securitisation and reconsruction 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 Borrower(s) and guarantor(s), 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, for recovery of Rs. Rs.**1,24,71,231/-(One Crore Twenty Four Lakh Seventy One Thousand Two Hundred Thirty One Only) as on 06.11.2026,** and further interest at contractual rate from 07.11.2026,with future interest, costs expenses etc. due to State Bank of India, Secured creditor from **Shri Vengalapuram Vinodkumar** bearing A Three Bedroom Flat Bearing No. 301, on the Third Floor, in the Apartment known as "R.R. MARVEL" (M MARVEL FELICITY), constructed on the Schedule-D Property, having a super built up area of 1831 sq. feet (which is inclusive of balconies and utility space) (which is inclusive of the floors, ceiling and walls between the apartments and common areas attributable thereon) together with one covered car parking space in stilt floor.

The Reserve price, Earnest Money Deposit (EMD), Bid increment amount and time of E-auction and the Last date for submission of EMD along with KYC documents for immovable property to be sold will be as under:

Property No.	Reserve Price (below which the property will not be sold)	Earnest Money Deposit	Bid increment amount	Date and time of e-auction	Last date for submission of EMD along with KYC documents
1.	**RS. 1,22,00,000/-**	**Rs.12,20,000/-**	**1,00,000/-**	**25.11.2026 From 11:00 AM to 4:00PM**	**On or before 25.11.2026 up to 1.00 P.M.**

DESCRIPTION OF IMMOVABLE PROPERTY

Tender No: SBIN400060495174/SARB/2026-27/222

SCHEDULE"A" PROPERTY

All that piece and parcel of the immovable converted land measuring 3 Guntas (or 3267 Sq. Feet) in Sy.No.25/9 of Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (vide official memorandum No. ALN(S.U)S.R(Ka)/58/12-13 dated: 17.09.2003/28.04.2014, issued by the Deputy Commissioner, Bengaluru District) within the limits of Bruhat Bangalore Mahanagara Palike bearing khata No. 94/1/25/9 and bounded on:

EAST BY : BDA Road,
WEST BY : Land in Sy.No. 24
NORTH BY : Schedule 'B' Property
SOUTH BY : Land in old Sy.No.10

SCHEDULE "B" PROPERTY
(Description of the apartment)

All that piece and parcel of the immovable converted land measuring 3.08 Guntas (or 3811.5 sq. feet) in Sy.No.25/10 of Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (vide official memorandum No. ALN (S.U) S.R(Ka)/64/12-13 dated: 17.09.2003, issued by the Deputy Commissioner, Bengaluru District) within the limits of Bruhat Bangalore Mahanagara Palike bearing khata No. 91/Sy.no.25/10 and bounded on:

EAST BY : BDA Road,
WEST BY : Land in Sy. No. 24
NORTH BY : Schedule 'C' Property
SOUTH BY : Schedule 'A' Property

SCHEDULE "C" PROPERTY

All that piece and parcel of the immovable converted land measuring 3.08 Guntas (or 3811.5 sq. feet) in Sy.No.25/11 of Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (vide official memorandum No. ALN (S.U) S.R(Ka)/59/12-13 dated: 17.09.2003, issued by the Deputy Commissioner, Bengaluru District) within the limits of Bruhat Bangalore Mahanagara Palike bearing khata No. 93/Sy.no.25/11 and bounded on:

EAST BY : BDA Road,
WEST BY : Land in Sy.No. 24
NORTH BY : Land in Sy.No. 25/1 of Gangamma R,
SOUTH BY : Schedule 'B' Property

SCHEDULE D PROPERTY

All that piece and parcel of the immovable Property bearing Khata No. 91/25/10 (old Katha No. 94/1/25/9, 91/Sy.No.25/10 and 93/Sy.No.25/11) situated at Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (being the converted lands totally measuring 9.16 guntas in Sy.No. 25/9, 25/10 & 25/11),

within the limits of Bruhat Bangalore Mahanagara Palike, totally measuring 10,890 Square feet and bounded on:

EAST BY : BDA Road,
WEST BY : Land in Sy.No. 24
NORTH BY : Land in Sy.No. 25/1 of Gangamma R,
SOUTH BY : Land in Sy.No. 10

SCHEDUE-E PROPERTY

(Property conveyed under this Agreement)

An undivided 432 Square feet undivided right, title and interest in the land comprised in the Schedule-D Property.

SCHEDULE-F PROPERTY

(Description of the Apartment conveyed this Agreement)

A Three Bedroom Flat Bearing No. 301, on the Third Floor, in the Apartment known as "R.R. MARVEL" (M MARVEL FELICITY), constructed on the Schedule-D Property, having a super built up area of 1831 sq. feet (which is inclusive of balconies and utility space) (which is inclusive of the floors, ceiling and walls between the apartments and common areas attributable thereon) together with one covered car parking space in stilt floor and bounded on the:

East by : Flat no. 307,
West by : Balcony
North by : Open space
South by : Open Space

STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002

The Borrower /Mortgagor is hereby noticed to pay the sum mention above within 30 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 link provided by the secured creditor represented by the Authorised Officer , State bank of India, SARB, Bengaluru ie., 1. http://www.baanknet.com For further details regarding inspection of the propertied the intending bid may contact the authorized officer as mentioned above or Bank's

For STATE BANK OF INDIA

Authorised Officer & Dy. मुख्य प्रबंधक Chief Manager
Stressed Asset Recovery Branch (SARB), Bengaluru-02

Authorised Officer

Date:06.11.2026

Place: Bangalore.

Annexure-'B'

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	**. Shri Vengalapuram Vinodkumar** **S/o Sri.Sudhakar V,**flat No.06, Sri Durga Nilaya, NP 32,1st Cross,2nd Block,Sai Lotus, Channasandra, R R Nagar, Bengalore-560098. **Also at:** (i) Decision Six Pvt Ltd,9th Floor, Brigade IRV,Nallurhalli, White Field, Bengalore 560066 (ii) Residential Flat Bearing No. 301 3 BHK, in Third floor, residential building known as "R R MARVEL" situated at Thippasandra Village, Uttarahalli Hobli, Bangalore South, Bengaluru.
2	Name and address of Branch, the Secured Creditor	**STATE BANK OF INDIA,** STRESSED ASSET RECOVERY BRANCH # 11/90, # 11/90, 3rd Floor JC Road Near Old Shivaji Theatre JC Road Bengaluru – 560 002
3	Description of the immovable secured assets to be sold.	**Tender No: SBIN400060495174/SARB/2026-27/222** **SCHEDULE"A" PROPERTY** All that piece and parcel of the immovable converted land measuring 3 Guntas (or 3267 Sq. Feet) in Sy.No.25/9 of Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (vide official memorandum No. ALN(S.U)S.R(Ka)/58/12-13 dated: 17.09.2003/28.04.2014, issued by the Deputy Commissioner, Bengaluru District) within the limits of Bruhat Bangalore Mahanagara Palike bearing khata No. 94/1/25/9 and bounded on: EAST BY : BDA Road, WEST BY : Land in Sy.No. 24 NORTH BY : Schedule 'B' Property SOUTH BY : Land in old Sy.No.1 **SCHEDULE "B" PROPERTY** **(Description of the apartment)** All that piece and parcel of the immovable converted land measuring 3.08 Guntas (or 3811.5 sq. feet) in Sy.No.25/10 of Thippasandra Village, Uttarahalli Hobli, Bengaluru South Taluk, (vide official memorandum No. ALN (S.U)

S.R(Ka)/64/12-13 dated: 17.09.2003, issued by the Deputy Commissioner, Bengaluru District) within the limits of Bruhat Bangalore Mahanagara Palike bearing khata No. 91/Sy.no.25/10 and bounded on:

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(Description of the Apartment conveyed this Agreement)

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		MARVEL FELICITY), constructed on the Schedule-D Property, having a super built up area of 1831 sq. feet (which is inclusive of balconies and utility space) (which is inclusive of the floors, ceiling and walls between the apartments and common areas attributable thereon) together with one covered car parking space in stilt floor and bounded on the: East by : Flat no. 307, West by : Balcony North by : Open space South by : Open Space
4	Details of the encumbrances known to the secured creditor.	Unknown
5	The secured debt for recovery of which the property is to be sold	Rs.**1,24,71,231/-(One Crore Twenty-Four Lakh Seventy-One Thousand Two Hundred Thirty-One Only) as on 06.11.2026** and further interest at contractual rate from 07.11.2026, with interest, incidental expenses, charges, costs etc.
6	Deposit of earnest money	**EMD: Rs 12,20,000/-(Twelve Lakh Twenty Thousand only) being the 10% of reserve price** to be remitted/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/eacution-psb/bidder-registration by means of RTGS/NEFT.
7	**i.Reserve price** of the immovable secured assets: **ii. Bank Account** in which EMD to be deposited **iii.Last Date and Time** within which EMD to be remitted:	**Rs 1,22,00,000/- (Rupees One Crore Twenty-Two Lakh only)** Bidders own Wallet registered with M/s.PSB Alliance Pvt Ltd on its e-auction site Https://baanknet.com/eacution-psb/bidder-registration by means of NEFT / RTGS **Time up to: 1.00 PM Date: 25.11.2026**
8	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 Drafts/Bankers Cheque or in any mode of remittance in favor of "SBI SARB Parking Account" to the credit of **A/C No. 40252992555** with **State Bank of India, J.C. Road, Bengaluru, Branch Code: 20202, IFSC Code: SBIN0020202**. 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.
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**Date: 25.11.2026,** **Time:300 minutes: From 11.00 A.M to 4.00 P.M** with unlimited extension of five 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	M/s PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registration
11	(i)Bid increment amount: (ii)Auto extension: (iii) Bid currency & unit of measurement	**(i)Rs.1,00,000/- (Rupees One Lakh only)** (ii)Unlimited extensions of 10 minutes each if a bid is placed before 10 minutes of the schedule closing time of e-Action and bidding continues thereafter. Indian Rupees
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 number**	**Between 11.00 A.M. to 4.00 P.M. on any day before the auction with prior appointment.** Authorised Officer: Smt.Anusuya Ravi Sekar, Chief Manager email id: sbi.05173@sbi.co.in Mobile No: +91 9550340218 **Bank's Approved Resolution Agent, M/s Sri Incio Resolution Agent, Sri.Vijay Durgai, Mob: 9663903911**

13	Other Terms & condition of e-Auction sale

Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registration

A. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the Property. 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 responsibilities of the interested bidders to inspectand 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.

B. 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 on its e-auction site https://baanknet.com/eauction-psb/bidder-registration by means of NEFT/ RTGS transfer from his bank account.

C. 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.

D. The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the E/auction, self-attested copies of (i) Proof of Identification(KYC) Viz ID card/Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder(iv) valid e-mail ID, (v) contact number(mobile/Land Line) of the bidder etc., to the Authorised Officer of State Bank Of India, SARB BRANCH. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.

E. The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the completion of the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.

F. 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 sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be.

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.

L. 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.

M. The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

N. 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.

O. 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 or 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).

P. The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.

Q. 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.

R. 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. **Pending dues such as property tax, maintenance charges of the flat, Electricity dues, E-katha expenses and etc., to be borne by the successful bidder.**

S. The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

T. In case of 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 of 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.

U. 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.

	V. Where the Sale Prices of the property is Rs.50.00 Lakh and 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 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 receipt 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). For further details and regarding inspection of Property the intending bidders may contact the Authorised Officer & Chief Manager, State Bank of India, STRESSED ASSETS RECOVERY BRANCH (SARB), 3rd Floor, Building No. 11/90, Near Old Shivaji Theatre JC Road, Bangalore 560002

For STATE BANK OF INDIA

Date: 06.11.2026
Place: Bengaluru

Authorised Officer
State Bank of India
SARB, Bengaluru