

'REGISTERED-A. D'

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

1. **Mr. Koteswar Rao Pendam S/o Mr. Vykuntam Pendam**
#211, 'D' Block, HIMAGIRI ENCLAVE -2
Kaggadasapura Main Road, C.V Ramana Nagar
Bangalore-560093

Also At,

2. Flat No. GF-001, Ground Floor
Kamakshi Shelters Apartments, Reliable Lake dew Residency Layout,
Haralur Village, Varthur Hobli, Bangalore-560068

3. Athena Health Technology Pvt Ltd,
EMP. No.22844
Department: Manager Individual Contributor
Designation: Lead member of technical staff
Level-6, innovator Building, International Techpark
Whitefield Road, Bangalore-560066

No. SARB/HL/KRP/DMN/414

Date: 04.09.2026

Dear Sir,

**SUB: SALE NOTICE OF FIFTEEN DAYS FOR SALE UNDER RULE 8(6) READ
WITH PROVISIO TO RULE 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT)
RULES 2002 (HEREIN AFTER CALLED THE RULES)**
BORROWER: Mr. PENDEM KOTESWARA RAO
A/c. No. HL-40610120475

Whereas, the Authorized Officer of the State Bank of India, had taken physical possession of the below mentioned property on **10.11.2025** under the provisions of Sec. 13(4) of the Securitization 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.2,08,89,312 (Rupees Two Crore Eight Lakh Eighty Nine Thousand Three Hundred Twelve Only)** as on 04.09.2026 and further interest at contractual rate from 05.09.2026 with incidental expenses, costs, charges etc.



+91 80 2594 3762
+91 80 2594 3663
+91 80 2594 3664
sbi.05173@sbi.co.in

ಒತ್ತಡ ಗ್ರಸ್ತ ಆಸ್ತಿ ವಸೂಲಿ ಶಾಖೆ (05173)
ನಂ. ೧೧/೯೦, ಮೂರನೇ ಮಹಡಿ,
ಹಳೆ ಶಿವಾಜಿ ಥಿಯೇಟರ್ ಹತ್ತಿರ,
ಟ್ರಸ್ಟ್ ವೆಲ್ ಆಸ್ಪತ್ರೆ ಎದುರು,
ಜಿ.ಎ. ರಸ್ತೆ, ಬೆಂಗಳೂರು - ೫೬೦ ೦೦೨.

तनावग्रस्त आस्ति वसूली शाखा (05173)
नं. ११/९०, तीसरी मंजिल,
पुराने शिवाजी टाकीज के पास,
ट्रस्ट वेल अस्पताल के सामने,
जे.सी. रास्ता, बेंगलुरु - ५६० ००२.

Stressed Assets Recovery Branch (05173)
11/90, 3rd Floor,
Near Old Shivaji Theater,
Opp. Trust Well Hospital,
JC Road, Bengaluru - 560 002.

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 **28.09.2026** 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 viz. www.sbi.co.in, 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

Sl. No	DESCRIPTION OF PROPERTY (Immovable asset)	Reserve Price (Amt in Rs.)
1.	Tender No:SBI/SARB/2026-27/173 Property ID: SBIN200058071932 Name of the Title Deed Holder: Mr. Koteswar Rao Pendum S/o Mr. Vykuntam Pendum <u>SCHEDULE 'A' PROPERTY</u> All that piece and parcel of immovable Property bearing Site No.240, formed in converted Sy No.86/1, (duly converted from agricultural to non-agricultural residential purposes vide Official Memorandum bearing No.B.DIS.ALN(E)VB:SR:101/2003-04,dated 3.07.2003, issued by the Special Deputy Commissioner (Revenue), Bangalore), in the Layout known as "RELIABLE LAKE DEW RESIDENCY", which is duly approved by the Bangalore Development Authority vide approval bearing No BDA/TPM/PL-11/1684/2003-04, dated 30.09.2003, Situated at Haralur Village, Varthur Hobli, Bangalore East Taluk, Presently comes under the limits of Bruhat Bangalore Mahanagara Palike and bearing New BBMP Municipal No.214/240, BBMP Ward No150-Bellandur, Measuring East to West 70.0 Feet and North to South 40.0 Feet, in all measuring 2800 Sq.ft, and bounded on:-	INR 1,65,00,000/-



East by : Site No.247 West by: Road North by: Site No.239 South by: Site No.241 <u>SCHEDULE-B PROPERTY</u> 700 Sq. feet of Undivided Share, right, title and interest in the land comprising in Schedule A' Property <u>SCHEDULE-C PROPERTY</u> Three Bedroom Residential Flat bearing No.GF-001, in Ground Floor, having BBMP Khatha No.214/240/GF-001 measuring 2350 Sq.ft, of Super built up area with Vitrified Flooring, along with one covered Car parking place in the Basement/stilt floor, part of multistoried residential apartment known as "KAMAKSHI SHELTERS" constructed at Schedule 'A' Property, along with all the rights in the common areas and easements.	
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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 PSB Alliance i.e., Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available in <https://baanknet.com> and www.sbi.co.in.

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 asset on 10.11.2025**. 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 <https://baanknet.com> and www.sbi.co.in

Yours faithfully,

For STATE BANK OF INDIA

Chief Manager & Authorized Officer

For STATE BANK OF INDIA

Authorized Officer & ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕ ಮುಖ್ಯಾಧಿಕಾರಿ
Stressed Assets Recovery Br. (05173), Bengaluru-02



**STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH**

Authorized Officer's Details:

Name: Sri. Vivek Raina
E-mail Id: sbi.05173@sbi.co.in
Mobile No: 8197025366
Land Line No. (Office): 080-25943678

Address of the Branch:

Building No.11/90, III Floor, Opp.Trustwell Hospital, Near
Old Shivaji Theatre, J C Road, Bengaluru -560 002
Contact: CCO: Sri. Dayanand M 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 28.09.2026
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY**

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE
SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND
ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO 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 **28.09.2026** for recovery of **Rs.2,08,89,312 (Rupees Two Crore Eight Lakh Eighty Nine Thousand Three Hundred Twelve Only)** as on 04.09.2026 and further interest at contractual rate from 05.09.2026 with incidental expenses, costs, charges etc. due to the State Bank of India, Secured Creditor from the Borrower **Mr. Koteswar Rao Pendam S/o Mr. Vykuntam Pendam**

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
Three BHK Flat No.GF- 001, in G F, BBMP Khatha No.214/240/ GF-001 SBA 2350 Sq.ft, apartment known as "KAMAKSHI SHELTERS"	Rs.1,65,00,000/-	Rs.16,50,000/-	Rs.1,00,000/-	From 10:00am to 4:00pm on 28.09.20 26	28.09.2026 upto 9.00 AM



SECURED INTEREST

Sl. No	DESCRIPTION OF PROPERTY (Immovable asset)	Reserve Price (Amt in Rs.)
1.	Tender No: SBI/SARB/2026-27/173 Property ID: SBIN200058071932 Name of the Title Deed Holder: Mr. Koteswar Rao Pendam S/o Mr. Vykuntam Pendam <u>SCHEDULE 'A' PROPERTY</u> All that piece and parcel of immovable Property bearing Site No.240, formed in converted Sy No.86/1, (duly converted from agricultural to non-agricultural residential purposes vide Official Memorandum bearing No.B.DIS.ALN(E)VB:SR:101/2003-04, dated 03.07.2003, issued by the Special Deputy Commissioner (Revenue), Bangalore), in the Layout known as "RELIAABLE LAKE DEW RESIDENCY", which is duly approved by the Bangalore Development Authority vide approval bearing No BDA/TPM/PL-11/1684/2003-04, dated 30.09.2003, Situated at Haralur Village, Varthur Hobli, Bangalore East Taluk, Presently comes under the limits of Bruhat Bangalore Mahanagara Palike and bearing New BBMP Municipal No.214/240, BBMP Ward No150-Bellandur, Measuring East to West 70.0 Feet and North to South 40.0 Feet, in all measuring 2800 Sq.ft., and bounded on:- East by : Site No.247 West by: Road North by: Site No.239 South by: Site No.241 <u>SCHEDULE-B PROPERTY</u> 700 Sq. feet of Undivided Share, right, title and interest in the land comprising in Schedule A' Property <u>SCHEDULE-C PROPERTY</u> Three Bedroom Residential Flat bearing No.GF-001, in Ground Floor, having BBMP Khatha No.214/240/GF-001 measuring 2350 Sq.ft., of Super built up area with Vitrified Flooring, along with one covered Car parking place in the Basement/stilt floor, part of multistoried residential apartment known as "KAMAKSHI SHELTERS" constructed at Schedule 'A' Property, along with all the rights in the common areas and easements.	INR 1,65,00,000/-

The sale shall be subject to provisions of the Securitization 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 K N Resolution Agency, Bangalore, Representative: Sri V Pradeep Kumar Mobile No. 9535052772**

To the best of knowledge of the Authorized Officer, & as per available information there is no encumbrance on any of the above said property. For detailed terms and conditions of the sale, please refer to the link provided in PSB Alliance Pvt Limited, [https:// baanknet.com](https://baanknet.com). and www.sbi.co.in.

NOTE: Sale of property is brought under **AS IS WHERE IS", AS IS WHAT IS** "and **"WHATEVER THERE IS"** condition, any dues affecting the property such as Electricity Bill, Water Bill, pending charges with respect of Association, Transfer of E- Khatha and Property Tax etc., has to be borne by the auction purchaser.

To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, there may be some pending dues/charges/ taxes which may have to be assessed/ paid by the successful bidder. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/rights/dues/affecting the property, prior to submitting their bid.

- It shall be the sole responsibility of the intending bidders to inspect, verify and satisfy themselves about the secured asset encumbrances, title of property put on auction on and claims/rights/dues affecting the secured assets, including the statutory dues and specifications before submitting the bid.
- The particulars specified in the e-auction notice published in the newspapers have been stated to the best of the information of the undersigned Authorised Officer; however, undersigned shall not be responsible / liable for any error, misstatement or omission.
- The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, society dues, any unpaid dues towards the secured asset etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
- The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of the successful bidder only.
- The successful purchaser/bidder shall be solely responsible for any cost /expenses/fees/charges etc. payable to the co-operative society/authority in order to get the property conveyed in his/her favour as per the applicable law.

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. The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the e-auction are published in the following websites. 1.<https://www.baanknet.com>, 2.<https://bank.sbi>

For STATE BANK OF INDIA

Date: 04.09.2026
Place: Bengaluru

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

TERMS AND CONDITIONS OF SALE:Property (Immovable Asset) will be sold on **28.09.2026****'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' Basis:**

1	Name and address of the Borrower/ Guarantors/ Mortgagor	1. Mr. Koteswar Rao Pendam S/o Mr. Vykuntam Pendam #211, 'D' Block, HIMAGIRI ENCLAVE -2 Kaggadasapura Main Road, C.V Ramana Nagar Bangalore-560093 Also At 2. Flat No. GF-001, Ground Floor Kamakshi Shelters Apartments Reliable Lake dew Residency Layout, Haralur Village, Varthur Hobli Bangalore-560068 3. Athena Health Technology Pvt Ltd, EMP. No.22844 Department: Manager Individual Contributor Designation: Lead member of technical staff Level-6, innovator Building International Techpark Whitefield Road, Bangalore-560066
2	Name and address of Branch, the Secured Creditor	STATE BANK OF INDIA, Stressed Asset 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.	Tender No:SBI/SARB/2026-27/173 Property ID: SBIN200058071932 Name of the Title Deed Holder: Mr. Koteswar Rao Pendam s/o Mr. Vykuntam Pendam <u>SCHEDULE 'A' PROPERTY</u> All that piece and parcel of immovable Property bearing Site No.240, formed in converted Sy No.86/1, (duly converted from agricultural to non-agricultural residential purposes vide Official Memorandum bearing No.B.DIS.ALN(E)VB:SR:101/2003-04, dated 03.07.2003, issued by the Special Deputy Commissioner (Revenue), Bangalore), in the Layout known as "RELIABLE LAKE DEW RESIDENCY", which is duly approved by the Bangalore Development Authority vide approval bearing No BDA/TPM/PL-11/1684/2003-04, dated 30.09.2003, Situated at Haralur Village, Varthur Hobli, Bangalore East Taluk, Presently comes under the limits of Bruhat Bangalore Mahanagara Palike and bearing New BBMP Municipal No.214/240, BBMP Ward No150-Bellandur, Measuring East to West 70.0 Feet and North to South 40.0 Feet, in all measuring 2800 Sq.ft, and bounded on:- East by : Site No.247 West by: Road North by: Site No.239 South by: Site No.241



		<u>SCHEDULE-B PROPERTY</u> 700 Sq. feet of Undivided Share, right, title and interest in the land comprising in Schedule A' Property <u>SCHEDULE-C PROPERTY</u> Three Bedroom Residential Flat bearing No.GF-001, in Ground Floor, having BBMP Khatha No.214/240/GF-001 measuring 2350 Sq.ft. of Super built up area with Vitrified Flooring, along with one covered Car parking place in the Basement/stilt floor, part of multistoried residential apartment known as "KAMAKSHI SHELTERS" constructed at Schedule 'A' Property, along with all the rights in the common areas and easements. Reserve price: Rs.1,65,00,000/-
4	Details of the encumbrances known to the secured creditor.	Not Known as per available information.
5	The secured debt for recovery of which the property is to be sold	Rs. Rs.2,08,89,312 (Rupees Two Crore Eight Lakh Eighty-Nine Thousand Three Hundred Twelve Only) as on 04.09.2026 and further interest at contractual rate from 05.09.2026 with incidental expenses, costs, charges etc.
6	Deposit of earnest money (EMD)	(i) EMD Rs.16,50,000/- and Bid Increment Rs.1,00,000/- EMD as mentioned above (10% of Reserve price) to be transferred / deposited by bidders in his / her/ their own Wallet provided on its e-auction site PSB Alliance Pvt Limited https://baanknet.com by means of RTGS/NEFT.
7	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be deposited Last date & Time within which EMD to be remitted	Rs.1,65,00,000/- Bidders' own wallet Registered on its e-auction site, PSB Alliance Pvt Limited https://baanknet.com by means of RTGS/NEFT. 28.09.2026 up to 9.00 AM
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 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. 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	Date: 28.09.2026 As detailed in Annexure A Tender No : SBI/SARB/2026-27/173



	by any other mode shall be completed.	Property ID: SBIN200058071932 from 10.00 a.m. to 4.00 p.m. 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 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 No.	Between 10.00 AM and 4.00 PM on any working day before auction date with prior appointment. Authorised Officer: Sri. Vivek Raina Chief Manager (CLO) – 8197025366 M/s K N Resolution Agency, Bangalore, Representative: Sri. V Pradeep Kumar Mobile No. 9535052772
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 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. (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. (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 bidder.

(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 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.



