

ANNEXURE – 'A'



Home Loan Centre Banaswadi, (015628), No. 253, Dolphin Mansion, Near Bus Depot, 1st Main, HBR Layout, 2nd Block, Stage-1, Hennur Gardens, Bengaluru- 560 043

Authorised Officer's Details:

Name: Sri. Arunachalam

Chief Manager

e-mail Id: sbi.15628@sbi.co.in

Mobile No: 6363217454

Landline No. (Office): 080-2594 3663

Address of the Branch:

No. 253, Dolphin Mansion,
Near Bus Depot, 1st Main, HBR Layout, 2nd
Block, Stage-1, Hennur Gardens, Bengaluru- 560
043

e-mail Id: sbi.15628@sbi.co.in

APPENDIX – IV A

[See proviso to Rule 8(6)]

e-AUCTION ON 16.11.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Property (excluding movables, if any, lying in the premises) under 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 the Borrower/Mortgagor in particular that the below described immovable property mortgaged/charged to the Secured Creditor, State Bank of India, Bengaluru, the actual physical possession of which has been taken by the Authorized Officer of the Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **16.11.2026** for recovery of **Rs. 64,81,831 /-(Rupees Sixty Four Lakh Eighty One Thousand Eight Hundred Thirty One only)** as on **16.09.2026** and further interest from 17.09.2026 at contractual rate with incidental expenses, costs, charges etc. due to the Secured Creditor, State Bank of India from the **Borrower: Mr. Partha Das and Mrs. Anupriya Ray** (For A/c No. 41014125769 & 42223681686).

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

Reserve Price (Below which the property will not be sold)	Earnest Money Deposit (EMD)	Bid Increment Amount	Date & Time of e-Auction of property	Last date for submission of EMD along with KYC documents
Rs. 58,29,000	Rs 5,82,900/-	Rs 50,000/-	16.11.2026 11:00 a.m. to 16.00 p.m	On or before 16.11.2026 up to 10.00 a.m.



DESCRIPTION OF IMMOVABLE PROPERTY

Property ID:SBIN200062796234

Item No- I

"SCHEDULE 'A' PROPERTY"

All that piece and parcel of property bearing converted Sy.No.112/2, (Conversion Order bearing No.ALN (EBB) SR:103/2017-18, dated 12/04/2018, issued by the Deputy Commissioner, Bangalore Dist., Bangalore), Situated at Kithiganur Village, Bidarahalli Hobli, Bangalore East Taluk, totally measuring 18 ½ Guntas., with all rights, appurtenances whatsoever hereunder or underneath or above the surface and bounded on;

East by: Private Property Sy No.111;

West by: Land belongs to Smt. Janakamma and Avallaraj;

North by: GNR Layout Sy No.10;

South by: Land belongs to Smt.Chikkagowramma and Sri.Manjunatha;

Item No- II

All that piece and parcel of property bearing converted sy.No. 112/2, (Conversion Order bearing No.ALN (EBB) SR:103/2017-18, dated 12/04/2018, issued by the Deputy Commissioner, Bangalore Dist., Bangalore), Situated at Kithiganur Village, Bidarahalli Hobli, Bangalore East Taluk, totally measuring 18 ½ Guntas., with all rights, appurtenances whatsoever hereunder or underneath or above the surface and bounded on;

East by: Private Property Sy No.112/3;

West by: Land belongs to Smt. Janakamma and Avallaraj;

North by: Land belongs to Sri.Kantharaju and Sri.Nandish.K.T;

South by: Road;

COMPOSITE SCHEDULE PROPERTY

All that piece and parcel of property bearing converted Sy.No. 112/2, Property ID No. 150200400500421044 (Conversion Order bearing No.ALN (EBB) SR:103/2017-18, dated 12/04/2018, issued by the Deputy Commissioner, Bangalore Dist., Bangalore), Situated at Kithiganur Village, Bidarahalli Hobli, Bangalore East Taluk, totally measuring 37 Guntas, with all rights, appurtenances whatsoever hereunder or underneath or above the surface and bounded on;

East by: Land of Sy No.112/3 and 111;

West by: Land belongs to Smt.Janakamma and Sri.Avallaraj;

North by: GNR Layout Sy No.110;

South by: Road;

SCHEDULE "B"

323.55 Sq. feet undivided right, title and interest in the immovable property mentioned in Schedule "A" above.

SCHEDULE "C"

Flat bearing No.213, in the Second Floor, measuring about 1273 Sq.feet super built up area, containing Three bed rooms, together with RCC Roofing, vitrified flooring together with One covered car parking space, including proportionate share in common areas such as passages, lobbies, staircase, etc., in the multistoried residential building known as "DS MAX SUN-WORTH" constructed over Schedule "A" Property.



STATUTORY 30 DAYS SALE NOTICE UNDER "SARFAESI" ACT, 2002.

The Borrower/Mortgagor is hereby noticed to pay the sum mentioned 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 links provided by the Secured Creditor represented by the Authorised Officer, State Bank of India, HLC Banaswadi Bangalore ie.,

1) <https://baanknet.com>

2) www.sbi.co.in

For further details regarding inspection of the properties the intending bidder may contact the Authorised Officer as mentioned above or Bank's Approved Resolution Agent :Mr. Manohar V Mob No: 7353931866

To the best of knowledge of the Authorised Officer, there is no encumbrance on any of the above said properties.

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 16.04.2026. 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

Place : Bengaluru
Date : 06.10.2026

For STATE BANK OF INDIA

Authorised Officer
Home Loan Centre, Banaswadi, Bengaluru-43

ANNEXURE - 'B'**TERMS AND CONDITIONS OF SALE :**

The property will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" Basis

1	Name & Address of the Borrower	1) Mr. Partha Das S/o Late Pran Krishna Das Residing at: No. 06, Ground Floor, 2nd Cross, Batarahalli, Bangalore 560049. Also at: Flat. No. 213, Second Floor, DS MAX SUN WORTH, Kempegowda Main Rd, GNR Layout, Hallehalli, Bengaluru, Kithiganur, Karnataka 560036. 2) Mrs. Anupriya Ray W/o Mr. Partha Das Residing at: Flat No. 3 C 23 Kali, Kumar Mazumdar Road, Kolkata 700075. Also at:- Flat. No. 213, Second Floor, DS MAX SUN WORTH, Kempegowda Main Rd, GNR Layout, Hallehalli, Bengaluru, Kithiganur, Karnataka 560036.
2	Name & Address of the Guarantor/Mortgagor	NIL
3	Name and address of Branch, the secured creditor	STATE BANK OF INDIA, Home Loan Centre Banaswadi, (015628), No. 253, Dolphin Mansion, Near Bus Depot, 1st Main, HBR Layout, 2nd Block, Stage-1, Hennur Gardens, Bengaluru- 560 043
4	Description of the immovable secured assets to be sold.	"SCHEDULE 'A' PROPERTY" Item No- I All that piece and parcel of property bearing converted Sy.No.112/2, (Conversion Order bearing No.ALN (EBB) SR:103/2017-18, dated 12/04/2018, issued by the Deputy Commissioner, Bangalore Dist., Bangalore), Situated at Kithiganur Village, Bidarahalli Hobli, Bangalore East Taluk, totally measuring 18 ½ Guntas., with all rights, appurtenances whatsoever hereunder or underneath or above the surface and bounded on; East by: Private Property Sy No.111; West by: Land belongs to Smt. Janakamma and Avallaraaj; North by: GNR Layout Sy No.10; South by: Land belongs to Smt.Chikkagowramma and Sri.Manjunatha; Item No- II All that piece and parcel of property bearing converted sy.No. 112/2, (Conversion Order bearing No.

		SR:103/2017-18, dated 12/04/2018, issued by the Deputy Commissioner, Bangalore Dist., Bangalore), Situated at Kithiganur Village, Bidarahalli Hobli, Bangalore East Taluk, totally measuring 18 ½ Guntas., with all rights, appurtenances whatsoever hereunder or underneath or above the surface and bounded on; East by: Private Property Sy No.112/3; West by: Land belongs to Smt. Janakamma and Avallaraaj; North by: Land belongs to Sri.Kantharaju and Sri.Nandish.K.T; South by: Road; COMPOSITE SCHEDULE PROPERTY All that piece and parcel of property bearing converted Sy.No. 112/2, Property ID No. 150200400500421044 (Conversion Order bearing No.ALN (EBB) SR:103/2017-18, dated 12/04/2018, issued by the Deputy Commissioner, Bangalore Dist., Bangalore), Situated at Kithiganur Village, Bidarahalli Hobli, Bangalore East Taluk, totally measuring 37 Guntas, with all rights, appurtenances whatsoever hereunder or underneath or above the surface and bounded on; East by: Land of Sy No.112/3 and 111; West by: Land belongs to Smt.Janakamma and Sri.Avallaraaj; North by: GNR Layout Sy No.110; South by: Road; SCHEDULE "B" 323.55 Sq.foot undivided right, title and interest in the immovable property mentioned in Schedule "A" above. SCHEDULE "C" Flat bearing No.213, in the Second Floor, measuring about 1273 Sq.feet super built up area, containing Three bed rooms, together with RCC Roofing, vitrified flooring together with One covered car parking space, including proportionate share in common areas such as passages, lobbies, staircase, etc., in the multistoried residential building known as "DS MAX SUN WORTH" constructed over Schedule "A" Property.
5	Details of encumbrances known to the secured creditor	Nil
6	The secured debt for recovery of which the property is to be sold	Rs. 64,81,831 /-(Rupees Sixty Four Lakh Eighty One Thousand Eight Hundred Thirty One only)as on 16.09.2026 further interest from 17.09.2026 at contractual rate with incidental expenses, costs, charges etc
7	Deposit of Earnest money	EMD: Rs. 5,82,900/-being the 10% of Reserve price to be transferred/deposited by bidders in his/her 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 58,29,000/- (Rupees Fifty Eight Lakh Twenty Nine Thousand only) Bidders own wallet Registered with M/s. PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/eauction-psb/bidder-registrstionby means of RTGS/NEFT. Date: 16.11.2026 Time: up to 10.00 am
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-HLC-Banaswadi-Parking Account", to the credit of A/c No.4897932118227 with State Bank of India, Dodda Banaswadi, Bengaluru, Branch Code: 11822, IFSC Code: SBIN0011822 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: 16.11.2026 Online e-Auction from 11:00 a.m. to 16:00 p.m. With unlimited extension of ten minutes for each bid, if the bidding continues, till the sale is concluded.
11	The E-auction will be conducted through the Bank's approved service provider. E-auction tender documents containing E auction bid form, declaration etc., are available in the web site of the service provider as mentioned above	M/s PSB Alliance Pvt Ltd., at the web portal https://baanknet.com
12	a) Bid increment amount b) Auto extension----- time	Rs. 50,000/- (Rupees Fifty Thousand Only) Unlimited extension of 10minute each if a bid is placed



	c) Bid currency and unit of measurement	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.	On or before 15.11.2026 between 11:00 a.m. and 17:00 p.m. on any day with prior appointment. Authorised Officer: Sri. Arunachalam e-mail Id: sbi.15628@sbi.co.in Mobile No. 6363217454 Bank's Approved Resolution Agent Mr. Manohar V Mob No: 7353931866
14	Other conditions	The Bidders should get themselves registered on M/s PSB Alliance Pvt Ltd at https://baanknet.com/eauction-psb/bidder-registration (a) 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 the 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. 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 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.



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| | <p>(c) 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.</p> <p>(d) 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.</p> <p>(e) 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.</p> <p>(f) 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.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> |
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- (k) 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.
- (l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (m) 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.
- (n) 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 and any other charges (if any).
- (o) 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.
- (p) 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.
- (q) 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.**
- (r) 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.
- (s) 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 bank branch only. (t) 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. (u) 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. (v) 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. (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).
15	Details of pending litigation, if any, in respect of property proposed to be sold.	-NIL-

एनएचएस बैंक ऑफ इंडिया का भारतीय स्टेट बैंक
For STATE BANK OF INDIA

Authorised Officer & Chief Manager,
Home Loan Centre, Banaswadi, Bengaluru-43
State Bank of India,
HLC, Banaswadi, Bengaluru.

Place: Bengaluru
Date : 06.10.2026