pANNEXURE – 'A'

STATE BANK OF INDIA

STRESSED ASSETS RECOVERY BRANCH (SARB), BENGALURU

Authorised Officer's Details:	Address of the Branch:
Name: Name: Smt Anasuya Ravi Sekhar E-mail Id: sbi.05173@sbi.co.in Mob: +91 9550340218 Landline No. (Office): 080-2594 3663	Building No.11/90, III Floor, Near Old Shivaji Theatre, J C Road, Bengaluru -560 002 Contact: CCO: Smt Shilpa E-mail Id: sbi.05173@sbi.co.in M: +91 9113221397, Tel:080-2594-3678/3663

APPENDIX – IV A
[See proviso to Rule 6(2) & 9(1)]

e-AUCTION ON 31.08.2026

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

E-Auction Sale Notice for Sale of Immovable Properties under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) & 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and the Borrower/Mortgagors/Guarantors in particular that the below described movable and immovable properties mortgaged/charged/hypothecated to the Secured Creditor, State Bank of India, SARB, Bengaluru, the 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 **31.08.2026** for recovery of Rs 2,76,63,105.00 (Rupees Two crore Seventy Six Lakh Sixty three thousand and one hundred five only) as on 13.08.2026 and further interest at contractual rate from 14.08.2026 with incidental expenses + costs, charges etc., due to the Secured Creditor, State Bank of India from the Borrower: Sri Charanjeet Singh, S/o Sri Karnail Singh, 102, Obai Dulla Building 2, AL-Qusais 1, Dubai, Dubai-560034.

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 properties to be sold will be as under:

Property No.	Reserve Price (Below which the properties 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
1.	Rs. 1,03,00,000-00	Rs. 10,30,000-00	Rs. 1,00,000-00	31.08.2026. 11:00 AM to 04.00 PM	On or before 30.08.2026 up to 4.00 P.M.
2	Rs. 1,03,00,000-00	Rs. 10,30,000-00	Rs. 1,00,000-00	31.08.2026. 11:00 AM to 04.00 PM	On or before 30.08.2026 up to 4.00 P.M.

DESCRIPTION OF IMMOVABLE PROPERTIES

SCHEDULE 'A' PROPERTY:

1. All that part and parcel of land converted for non – agricultural residential purposes bearing Sy. No. 118 (3 Acres) and 119 (1 Acres 15 Guntas), totally measuring 4 Acres 15 Guntas, bearing Khatha No. 120 of Seegehalli Village, Bidarahalli Hobli, Bangalore East Taluk, presently which comes under the revenue jurisdiction of Seegehalli Village Panchayath, which is bounded on the :-
   East by : 6th Block of Sy. No. 118
   West by : 3rd Block of Sy. No. 118
   North by : Road
   South by : Private Land and remaining portion of Sy. No. 118.

   (Out of this an extent of 2100.12 Sq Mtr has been relinquished in favour of the Bangalore Development Authority for road widening /formation and the remaining extent of 15604.71 Sq Mtr equivalent to 1,67,968 Sq feet is the project land)

SCHEDULE 'B' PROPERTY:

Undivided share, right, title and interest in the land in Schedule A Property to an extent of 566.01 Sq feet, inclusive of proportionate undivided share, right, title and interest in the common areas, internal pathways, internal roads, club house, swimming pool, landscaping and other common amenities and facilities in the project known as 'TIVOLI' in Schedule A Property.

SCHEDULE 'C' PROPERTY:

All that part and parcel of Apartment bearing No. B-1004, measuring 1525 Sq feet of Super Built up Area consisting of Two Bed Rooms and One Study Room in Tenth Floor of FUORI Block of Building in the project known as "TIVOLI" constructed on Schedule A Propery with Two covered Car Parking Areas in the Basement floor bearing Property No. 150200401700501966, bearing Khatha No. 120/1/B1004, property standing in the name of Sri Charanjeet Singh, S/o Sri Karnail Singh.

RESERVE PRICE : Rs. 1,03,00,000-00 (Rupees One crore three lakh only)
EMD : Rs. 10,30,000-00 (Rupees Ten lakh thirty thousand only)

2. All that part and parcel of land converted for non – agricultural residential purposes bearing Sy. No. 118 (3 Acres) and 119 (1 Acres 15 Guntas), totally measuring 4 Acres 15 Guntas, bearing Khatha No. 120 of Seegehalli Village, Bidarahalli Hobli, Bangalore East Taluk, presently which comes under the revenue jurisdiction of Seegehalli Village Panchayath, which is bounded on the :-
   East by : 6th Block of Sy. No. 118
   West by : 3rd Blockof Sy. No. 118
   North by : Road
   South by : Private Land and remaining portion of Sy. No. 118.

   (Out of this an extent of 2100.12 Sq Mtr has been relinquished in favour of the Bangalore Development Authority for road widening /formation and the remaining extent of 15604.71 Sq Mtr equivalent to 1,67,968 Sq feet is the project land)

STATE BANK OF INDIA Stressed Assets Recovery Br. 05173

SCHEDULE 'B' PROPERTY:

Undivided share, right, title and interest in the land in Schedule A Property to an extent of 566.01 Sq feet, inclusive of proportionate undivided share, right, title and interest in the common areas, internal pathways, internal roads, club house, swimming pool, landscaping and other common amenities and facilities in the project known as 'TIVOLI' in Schedule A Property.

SCHEDULE 'C' PROPERTY:

All that part and parcel of Apartment bearing No. B-1003, measuring 1525 Sq feet of Super Built up Area consisting of Two Bed Rooms and One Study Room in Tenth Floor of FUORI Block of Building in the project known as "TIVOLI" constructed on Schedule A Property with Two covered Car Parking Areas in the Basement floor bearing Property No. 150200401700501960, bearing Khatha No. 120/1/B1003, property standing in the name of Sri Charanjeet Singh, S/o Sri Karnail Singh.

RESERVE PRICE : Rs. 1,03,00,000-00 (Rupees One crore three lakh only)
EMD : Rs. 10,30,000-00 (Rupees Ten lakh thirty thousand only)

STATUTORY 15 DAYS SALE NOTICE UNDER "SARFAESI" ACT, 2002.

The Borrowers/Guarantors/Corporate Guarantors/Mortgagors are hereby noticed to pay the sum mentioned above within 15 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, State Bank of India, Stressed Assets Recovery Branch, J. C. Road, Bengaluru, represented by its Authorised Officer, i.e., https://baanknet.com

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For STATE BANK OF INDIA

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

Date : 11.08.2026
Place: Bengaluru

Authorised Officer

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

Date: 13.08.2026

To,
Sri Charanjeet Singh
S/o Sri Karnail Singh
102, Obai Dulla Building 2
AL-Qusais 1
Dubai
Dubai-560034.

3. Sri Charanjeet Singh
S/o Sri Karnail Singh,
DEEM Finance Building
Dubai Out Source City
Dubai

Also at
2. Sri Charanjeet Singh
S/o Sri Karnail Singh
Q-230, Shivalik Nagar,BHEL Haridwar,
Uttarakhand-249403

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)

Borrower: Sri Charanjeet Singh, S/o Sri Karnail Singh, 102, Obai Dulla Building 2, AL-Qusais 1, Dubai, Dubai-560034.

Whereas, the Authorised Officer of the State Bank of India, had taken Physical Possession of the below mentioned property on 04.11.2025 under of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (herein after called the Act), which has been offered/charged as security by you towards your liability to the Bank amounting to Rs. 2,76,63,105.00 (Rupees Two crore Seventy Six Lakh Sixty three thousand and one hundred five only) as on 13.08.2026 and further interest at contractual rate from 14.08.2026 which is due to State Bank of India, Stressed Asset Recovery Branch (SARB), Bengaluru and further interest at contractual rate with recovery charges, incidental expenses, costs, charges etc.

Whereas, you have failed to satisfy your liability to the Bank even after receipt of the notice 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, issues this notice under Rule 8(6) [Immovable] 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 asset charged/ mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-Auction to be held on **31.08.2026** through M/s. PSB Alliance Pvt Ltd portal on its e-auction site on **https://baanknet.com**

A copy of the e-auction notice, which is intended to be published in the newspapers, is attached herewith as Annexure – A for your reference. Further, the detailed terms & conditions of the e-auction which is intended to be uploaded in the above mentioned websites are also attached herewith as Annexure – B.

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TENDER No. SARB/2025-06/159

ASSET ID: .SBIN200051815659

SECURED INTEREST

Sl. No.	Description of the Immovable	Reserve Price
1	SCHEDULE 'A' PROPERTY: All that part and parcel of land converted for non – agricultural residential purposes bearing Sy. No. 118 (3 Acres) and 119 (1 Acres 15 Guntas), totally measuring 4 Acres 15 Guntas, bearing Khatha No. 120 of Seegehalli Village, Bidarahalli Hobli, Bangalore East Taluk, presently which comes under the revenue jurisdiction of Seegehalli Village Panchayath, which is bounded on the :- East by : 6th Block of Sy. No. 118 West by : 3rd Block of Sy. No. 118 North by : Road South by : Private Land and remaining portion of Sy. No. 118. (Out of this an extent of 2100.12 Sq Mtr has been relinquished in favour of the Bangalore Development Authority for road widening /formation and the remaining extent of 15604.71 Sq Mtr equivalent to 1,67,968 Sq feet is the project land) SCHEDULE 'B' PROPERTY: Undivided share, right, title and interest in the land in Schedule A Property to an extent of 566.01 Sq feet, inclusive of proportionate undivided share, right, title and interest in the common areas, internal pathways, internal roads, club house, swimming pool, landscaping and other common amenities and facilities in the project known as 'TIVOLI' in Schedule A Property. SCHEDULE 'C' PROPERTY: All that part and parcel of Apartment bearing No. B-1004, measuring 1525 Sq feet of Super Built up Area consisting of Two Bed Rooms and One Study Room in Tenth Floor of FUORI Block of Building in the project known as "TIVOLI" constructed on Schedule A Propery with Two covered Car Parking Areas in the Basement floor bearing Property No. 150200401700501966, bearing Khatha No. 120/1/B1004, property standing in the name of Sri Charanjeet Singh, S/o Sri Karnail Singh.	**Rs. 1,03,00,000-00**
TENDER No. SARB/2025-06/160 **ASSET ID: SBIN200051624292**		
2	All that part and parcel of land converted for non – agricultural residential purposes bearing Sy. No. 118 (3 Acres) and 119 (1 Acres 15 Guntas), totally measuring 4 Acres 15 Guntas, bearing Khatha No. 120 of Seegehalli Village, Bidarahalli Hobli, Bangalore East Taluk, presently which comes under the revenue jurisdiction of Seegehalli Village Panchayath, which is bounded on the :- East by : 6th Block of Sy. No. 118 West by : 3rd Blockof Sy. No. 118 North by : Road	**Rs. 1,03,00,000-00**

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	South by : Private Land and remaining portion of Sy. No. 118. (Out of this an extent of 2100.12 Sq Mtr has been relinquished in favour of the Bangalore Development Authority for road widening /formation and the remaining extent of 15604.71 Sq Mtr equivalent to 1,67,968 Sq feet is the project land) <u>SCHEDULE 'B' PROPERTY:</u> Undivided share, right, title and interest in the land in Schedule A Property to an extent of 566.01 Sq feet, inclusive of proportionate undivided share, right, title and interest in the common areas, internal pathways, internal roads, club house, swimming pool, landscaping and other common amenities and facilities in the project known as 'TIVOLI' in Schedule A Property. <u>SCHEDULE 'C' PROPERTY:</u> All that part and parcel of Apartment bearing No. B-1003, measuring 1525 Sq feet of Super Built up Area consisting of Two Bed Rooms and One Study Room in Tenth Floor of FUORI Block of Building in the project known as "TIVOLI" constructed on Schedule A Property with Two covered Car Parking Areas in the Basement floor bearing Property No. 150200401700501960, bearing Khatha No. 120/1/B1003, property standing in the name of Sri Charanjeet Singh, S/o Sri Karnail Singh.	

TERMS AND CONDITIONS OF E-AUCTION IS AS UNDER:

E-Auction is being held on **"AS IS WHERE IS"** and **"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 .in i.e. Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available in M/s PSB Alliance Pvt Ltd portal on its e-auction site on **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 asset on 04.11.2025. 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 M/s PSB Alliance Pvt Ltd on its e-auction site on **https://baanknet.com**

Yours Faithfully,

भारतीय स्टेट बैंक
For STATE BANK OF INDIA

Authorised Officer / Chief Manager

Authorised Officer.

Bengaluru-02

Annexure 'B'

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR:

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	Sri Charanjeet Singh S/o Sri Karnail Singh 102, Obai Dulla Building 2 AL-Qusais 1 Dubai Dubai-560034. **Also at** **2.** Sri Charanjeet Singh S/o Sri Karnail Singh Q-230, Shivalik Nagar,BHEL Haridwar, Uttarakhand-249403 3. Sri Charanjeet Singh S/o Sri Karnail Singh DEEM Finance Building Dubai Out Source City Dubai
2	Name & Address of the Guarantors /Mortgagors	- **NA -.**
3	Name and address of Branch, the secured creditor	**STATE BANK OF INDIA** **STRESSED ASSET RECOVERY BRANCH (05173)** **No. 11/90, 3rd Floor, Near Old Shivaji Theatre** **J C Road** **Bengaluru 560002.** **PH: 080- 2594 3678, 2594 3663** **Email Id: sbi.05173@sbi.co.in**
4	Description of the immovable secured asset to be sold.	SCHEDULE 'A' PROPERTY: 1. All that part and parcel of land converted for non – agricultural residential purposes bearing Sy. No. 118 (3 Acres) and 119 (1 Acres 15 Guntas), totally measuring 4 Acres 15 Guntas, bearing Khatha No. 120 of Seegehalli Village, Bidarahalli Hobli, Bangalore East Taluk, presently which comes under the revenue jurisdiction of Seegehalli Village Panchayath, which is bounded on the :- East by : 6th Block of Sy. No. 118 West by : 3rd Block of Sy. No. 118 North by : Road South by : Private Land and remaining portion of Sy. No. 118. (Out of this an extent of 2100.12 Sq Mtr has been relinquished in favour of the Bangalore Development Authority for road widening /formation and the remaining extent of 15604.71 Sq

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Mtr equivalent to 1,67,968 Sq feet is the project land)

SCHEDULE 'B' PROPERTY:

Undivided share, right, title and interest in the land in Schedule A Property to an extent of 566.01 Sq feet, inclusive of proportionate undivided share, right, title and interest in the common areas, internal pathways, internal roads, club house, swimming pool, landscaping and other common amenities and facilities in the project known as 'TIVOLI' in Schedule A Property.

SCHEDULE 'C' PROPERTY:

All that part and parcel of Apartment bearing No. B-1004, measuring 1525 Sq feet of Super Built up Area consisting of Two Bed Rooms and One Study Room in Tenth Floor of FUORI Block of Building in the project known as "TIVOLI" constructed on Schedule A Property with Two covered Car Parking Areas in the Basement floor bearing Property No. 150200401700501966, bearing Khatha No. 120/1/B1004, property standing in the name of Sri Charanjeet Singh, S/o Sri Karnail Singh.

2. All that part and parcel of land converted for non – agricultural residential purposes bearing Sy. No. 118 (3 Acres) and 119 (1 Acres 15 Guntas), totally measuring 4 Acres 15 Guntas, bearing Khatha No. 120 of Seegehalli Village, Bidarahalli Hobli, Bangalore East Taluk, presently which comes under the revenue jurisdiction of Seegehalli Village Panchayath, which is bounded on the :-
East by : 6th Block of Sy. No. 118
West by : 3rd Blockof Sy. No. 118
North by : Road
South by : Private Land and remaining portion of Sy. No. 118.

(Out of this an extent of 2100.12 Sq Mtr has been relinquished in favour of the Bangalore Development Authority for road widening /formation and the remaining extent of 15604.71 Sq Mtr equivalent to 1,67,968 Sq feet is the project land)

SCHEDULE 'B' PROPERTY:

Undivided share, right, title and interest in the land in Schedule A Property to an extent of 566.01 Sq feet, inclusive of proportionate undivided share, right, title and interest in the common areas, internal pathways, internal roads, club house, swimming pool, landscaping and other common amenities and facilities in the project known as 'TIVOLI' in Schedule A Property.

SCHEDULE 'C' PROPERTY:

All that part and parcel of Apartment bearing No. B-1003, measuring 1525 Sq feet of Super Built up Area consisting of Two Bed Rooms and One Study Room in Tenth Floor of FUORI Block of Building in the project known as "TIVOLI" constructed on Schedule A Property with Two covered Car Parking Areas in the Basement floor bearing Property No. 150200401700501960, bearing Khatha No. 120/1/B1003, property standing in the name

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		of Sri Charanjeet Singh, S/o Sri Karnail Singh.
5	Details of encumbrances known to the secured creditor	- NA -
6	The secured debt for recovery of which the property is to be sold	Rs. 2,76,63,105.00 (Rupees Two crore Seventy-Six Lakh Sixty-three thousand and one hundred five only) as on 13.08.2026 and further interest at contractual rate from 14.08.2026 with incidental expenses + costs, charges etc.
7	Deposit of Earnest money	1. **Rs. 10,30,000-00 (Rupees Ten lakh thirty thousand only)** 2. **Rs. 10,30,000-00 (Rupees Ten lakh thirty thousand only)** Being the 10% of Reserve price to be transferred/deposited by bidders in his/her/their own wallet provided by by means of RTGS/NEFT.
8	Reserve price of the immovable secured assert Account / Wallet in which EMD to be remitted Last date and time within which EMD to be remitted	1. **Rs. 1,03,00,000-00 (Rupees One crore three lakh only)** 2. **Rs. 1,03,00,000-00 (Rupees One crore three lakh only)** Bidders own wallet Registered with M/s PSB Alliance Pvt Ltd portal on its e-auction site on **https://baanknet.com** by means of RTGS/NEFT. Date: 30.08.2026 Time: upto 4.00 PM
9	Time and manner of payment	The successful bidder shall have to deposit 25% of the sale price, including EMD amount which is already paid, immediately i.e., on the same day or not later then 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. 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 maybe agreed open in writing between the Secured Creditor and the auction purchaser not exceeding 3 months from the date of auction failing which the amount already deposited shall be forfeited.
10	Time and place of public auction or time after which sale by any other mode shall be completed	**Date: 31.08.2026 On line e-Auction** Time:11.00 AM to 4.00 PM with unlimited extension of five 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	PSB Alliance Pvt Ltd on its website **https://baanknet.com**

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	containing E auction bid form, declaration etc., are available in the web site of the service provider as mentioned above	**https://baanknet.com**
12	(1) Bid increment amount (2) Auto extension----- time (3) Bid currency and unit of measurement	**1. Rs. 1,00,000-00** **2. Rs. 1,00,000-00** **Unlimited extension of 10 minute each if a bid is placed before 5 minutes of the scheduled closing time of e-Auction and bidding continues thereafter.** **Indian Currency**
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 AM and 4.00 PM before the date of auction with prior appointment. Authorised Officer: Smt Anasuya Ravi Sekhar, Mob: +91 9550340218, CCO: Smt Shilpa, Mob: +91 9113221397 E-mail Id: sbi.05173@sbi.co.in Resolution Agent Mr. Nayak Mob: +91 8971151617
14	Other conditions	(a) The Bidders should get themselves registered on M/s. PSB Alliance Pvt Ltd portal ie **https://baanknet.com** by providing requisite KYC documents as per the practice followed by the web portal of M/s. PSB Alliance well before the auction date. (b) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the Properties except the above mentioned dues to the Bank. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of Properties put on auction, approved /sanctioned plan from appropriate

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		statutory authority and claims/rights/dues affecting the Properties, 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 Properties 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. **It shall be the responsibilities of the interested bidders to inspect and satisfy themselves about the Properties 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. (c) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with portal of M/s. PSB Alliance Pvt Ltd, at **https://baanknet.com** by means of NEFT/ RTGS transfer from his/her bank account. (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 web portal of M/s. PSB Alliance is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (e) The bidder has to increase atleast one bid above the Reserve Price (f) 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. (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

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05173

		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. 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 portal of M/s PSB Alliance Pvt Ltd. The Bidder has to place a request with web portal of 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. (r) 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. (s) The auction purchaser has to deduct 1.00% 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 99.00% 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 99.00% of Sale Price and on submission of Form 26QB & Challan for having remitted the

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		TDS of 1.00% of Sale Price. For Movable property the GST at the applicable rate has to be paid by the e Auction purchaser. (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) Pending dues such as property tax, maintenance charges of the flat, Electricity dues, E-katha expenses and any other charge connected to the flat/property etc., to be borne by the successful bidder.**

For STATE BANK OF INDIA

Authorised Officer & Chief Manager
Stressed Assets Recovery Br. (08172), Bengaluru-02

Date: 13.08.2026
Place: Bengaluru.

AUTHORISED OFFICER,
STATE BANK OF INDIA.