ANNEXURE-B

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

PROPERTY (IMMOVABLE ASSET) WILL BE SOLD ON 'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' BASIS:

<table>
<tr><td>1</td><td>Name and address of the Borrower</td><td>Smt. Rani G W/o Sri. Shobhan Babu,
No.5, Amarjyothi Layout, Ashwathnagar,
Bangalore- 560045.
<u>Also at:</u>
Subject Matter Expert (SME)
Employee Sl. No: 227577,
M/s. Concentrix Daksh Services India Pvt. Ltd.,
Manyata Embassy Business Park, Block D4, Rachenahalli,
Nagawara Ring Road, Bangalore- 560045.</td></tr>
<tr><td>2</td><td>Name and address of Branch, the Secured Creditor</td><td>STATE BANK OF INDIA,
Stressed Assets Recovery Branch
#11/90,3nd Floor, Opp Trust Well Hospital,
J C Road, Bengaluru – 560002</td></tr>
<tr><td>3</td><td colspan="2"><u>Description of the immovable secured assets to be sold.</u>

<u>TENDER NO: SBI/SARB/2026-27/F497/156</u>
<u>PROPERTY ID: SBIN0200011621107</u>

SCHEDULE 'A' PROPERTY
All that piece and parcel of Property bearing Site No.3 (Three), V.P Khatha No.3/3, BBMP Present Khatha No.3/3, situated at RAGHUVANAHALLI VILLAGE, Uttarahalli Hobli, Bangalore South Taluk, Bangalore, presently within the limits of Bruhat Bangalore Mahanagara Palike, Bangalore and measuring as follows:

<u>Item No.1</u>
East to West : 58.0 feet
North to South : 54.6 feet
Totally measuring : 3161.0 sq. ft.

<u>Item No.2</u>
East to West : 49.0 feet
North to South :46.0 feet
Totally measuring : 2254.0 sq. ft.

<u>Item No.3</u>
East to West : 8.0 feet, and
North to South : 22.0 feet
Totally measuring : 176.0 sq. ft.

Total land measuring Item No.1 + Item No.2 + Item No.3, totally measuring 5591.0 sq. ft. with all rights, appurtenances whatsoever hereunder or underneath or above the surface and bounded on:</td></tr>
</table>

	East by : Road and Borewell belonging to Basavanna and Doraiswamy's Property West by : Converted land North by : Gangamallaiah's Property South by : Chennappa's Property **SCHEDULE 'B' PROPERTY** 186.36 sq. ft. of Undivided share, Right, Title and Interest in the land of Schedule 'A' above. **SCHEDULE 'C' PROPERTY** Apartment bearing No. B-8, 1 BHK, on the Second Floor, with a Super Built-Up area of 575.0 sq. ft. together with RCC Roofing, Vitrified tiles flooring, along with One Covered Car parking space in the stilt floor, including proportionate share in common areas such as lobbies, passages, lifts, staircase and terrace rights contained with the Apartment known as **"AISHWARYA ENCLAVE"** standing in the name of Smt. Rani G W/o Sri. Shobhan Babu @ Samuels constructed in the Schedule 'A' Property and the flat is bounded as follows: East by : Open to Sky West by : Open to Sky North by : Flat No. B9 South by : Open to Sky	
4	Details of the encumbrances known to the secured creditor.	Nil
5	The secured debt for recovery of which the property is to be sold	**Rs.62,38,203/- (Rupees Sixty-Two Lakh Thirty-Eight Thousand Two Hundred Three Only)** as on 12.08.2026 and further interest at contractual rate from 13.08.2026 with incidental expenses, charges, costs etc.
6	Deposit of earnest money	**Rs.1,90,000/-** (Rupees One Lakh Ninety Thousand Only) being the 10% of Reserve price to be remitted to the bidder's EMD wallet maintained with PSB Alliance. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in bank account of PSB Alliance and updation of such information on BAANKNET portal. This may take some time as per Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last-minute issues. Lien to the extent of EMD amount will be applied on the wallet by the system
7	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be remitted Last date and time within which EMD to be remitted	**Rs.19,00,000/- (Rupees Nineteen Lakh Only)** Bidder EMD wallet maintained with PSB Alliance on its e auction site: https://www.baanknet.com and as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal. **Date: 31.08.2026** **Time: up to 10.00 PM**

8	Time and manner of payment	The EMD of the successful bidder will be automatically transferred to the bank on confirmation of the highest bidding. 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 Bengaluru"** to the credit of **A/c. No 40252992555** with State Bank of India, SARB, J.C.Road, Bengaluru – 560002. Branch Code: 20202 and IFSC Code: SBIN0020202
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**Date: 31.08.2026** **From 11.00 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	M/s PSB Alliance Pvt Ltd at https://baanknet.com/eauction-psb/bidder-registration
11	(i) Bid increment amount: (ii)Auto extension: _____ times (unlimited) (iii) Bid currency & unit of measurement	**Rs.25,000/- (Rupees Twenty-Five Thousand Only)** Unlimited extension of 10 minute each if a bid is placed before 10 minutes of the scheduled closing time of e-Auction and bidding continues thereafter. INR
12	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	Between 11.00 A.M and 4.00 P.M on any day before the date of auction with prior appointment. Authorised Officer: Smt. Anusuya Ravi Shekar, Chief Manager, Mob: 9550340218 (or)

STATE BANK OF INDIA SARB 05 Stressed Assets Recovery Branch

		Bank's Approved Resolution Agent, M/s Sri Devi Resolutions Pvt Ltd, Sri. Chayapathy, Mob: 9901902500
13	Other conditions	(a) Intending Bidders should get themselves registered on M/s PSB Alliance Pvt Ltd at https://baanknet.com/eauction-psb/bidder-registration by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance Pvt Ltd well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on above website). (b) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property except the above-mentioned dues to the Bank. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on auction, approved /sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The Property is being sold with all the existing and future encumbrances whether known or unknown to the Bank. 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. (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. (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. (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.

(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.

(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. 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 & 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) The payment of all statutory / non-statutory dues,dues pertaining to Property tax arrears, electricity charges, water charges, Khatha transfer charges, maintenance of the flat, if anything pending & other such charges shall be borne by the successful bidder. Bank is no way responsible for payments of said dues/charges. (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 property has to be remitted to the Bank in case the Sale price of the scheduled property is sold for an sale value exceeding Rs.50 Lakhs and above. In such cases the Sale Certificate for immovable property will be issued only

STATE BANK OF INDIA SARB

		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).
14	Details of pending litigation, if any, in respect of property proposed to be sold	Not known as per available information.

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪರವಾಗಿ कृते भारतीय स्टेट बैंक
For STATE BANK OF INDIA

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

Place: Bengaluru
Date: 13.08.2026

Authorised Officer,
State Bank of India,
Stressed Assets Recovery Branch,
Bengaluru.