ANNEXURE –'B'

THE TERMS AND CONDITIONS OF SALE:

Property will be sold on **'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS'** Basis:

1	Name and address of the Borrower/ Mortgagor	**1) The Managing Director: M/s. SPRING BEE DAIRY PRODUCTS PVT LTD , Plot No. 1, 8th Floor, MCH No. 1-10-75/1/1to6, Saptagiri Towers, Pantaloons Building, Begumpet,Hyderabad-500 016. Telangana**
2	Name and address of the Guarantors/Mortgagors	**1 M/s.SPRING BEE DAIRY PRODUCTS PVT.LTD., Rep. by it's Managing Director, Plot No. 1, 8th Floor, MCH No. 1-10-75/1/1to6, Saptagiri Towers, Pantaloons Building, Begumpet,Hyderabad-500 016. Telangana** **2. Sri.Ravindrs Kumar Yalavarthi,S/o Sri.Late.Y.Mohan Rao, #50707, 7th Floor, Indu Fortune Fields, Gardenia, Kukatpally, Hyderabad-500072 Telangana** **&** **Sri.Ravindrs Kumar Yalavarthi, S/o Sri.Late.Y.Mohan Rao Flat 202, LVR Balaji Garudadri Apartments, opp: Bharath petrol bunk, Pragathi Nagar Road,Aditya Nagar, Kukatpally 500090. Telangana** **3. Smt.Rosy Hemalatha Joy Nehu Yalavarthi W/oSri.Ravindrs Kumar Yalavarthi, #50707, 7th Floor, Indu Fortune Fields, Gardenia, Kukatpally, Hyderabad-500072,Telangana.** **&** **Smt.Rosy Hemalatha Joy Nehu Yalavarthi W/oSri.Ravindrs Kumar Yalavarthi, Flat 202, LVR Balaji Garudadri Apartments, opp: Bharath petrol bunk, Pragathi Nagar Road,Aditya Nagar, Kukatpally 500090,Telangana.** **4. Sri.Yalavarthi Ramesh Babu, S/o Late Y.Babu Rao ,H No.53-4-38/1, Kristuraju Puram, Opposite, IIC Colony, Vijayawada-520 008 Andhra Pradesh** **5. Sri.Kadiyam Jaswanth,S/o Sri.Vinod Kumar,Flat No.11, Surya Plaza, Pragathi Nagar,Kukatpally, Hyderabad-500072. Telangana.** **6 Sri.Yalavarthi Prasannaraju,S/o. Late.Y.Mohan Rao.302, Sanjana Towers, Vidyanagar, Tirupathi-517 502.Andhra Pradesh.** **7 Smt.Ramparapa Aleesamma,W/o Late.Y.Mohan Rao,#50707, 7th Floor, Indu Fortune Fields, Gardenia, Kukatpally, Hyderabad-500072,Telangana** **8 Smt.Kadiyam Vara Prasuna,Flat No.11, Surya Plaza, Pragathi Nagar, Kukatpally, Hyderabad-500 072,Telangana.**
3	Name and address of Branch, the Secured Creditor	State Bank of India, SAM Branch – II, 1st Floor, D. No.3-4-1013/A, 1st Floor, CAC, TSRTC Bus Station, Kachiguda, Hyderabad
4	Description of the secured assets to be sold.	**1.Property ID: SBIN200034942217** **a)** All that Land in Sy.No.98/7 admeasuring Ac.0 – 10 Cents situated at situated at Obulakkapalli Village and Grama Panchayat area, Podili Mandal, Prakasham Dist, within the limits of SRO Podili, belonging to **Smt. Yalavarthi Rosy Hemalatha Joy Nehu W/o. Sri.Ravindra Kumar vide Settlement Deed Doc No.3227/2010, Dated:03.07.2020,** Registered at Office of **The Sub Registrar, Podili** and bounded by: **East** : Property of Yalavarthi Rosy Hemalatha Joy Nehu **South** : Property of Yalavarthi Rosy Hemalatha Joy Nehu **North** : Property of Yalavarthi Rosy Hemalatha Joy Nehu **West** : Property of Yalavarthi Rosy Hemalatha Joy Nehu **b)** All that Land in Sy.No.95/2 admeasuring Ac.1 – 28 Cents situated at situated at Obulakkapalli Village and Grama Panchayat area, Podili Mandal, Prakasham Dist, within the limits of SRO Podili, belonging to **Smt. Yalavarthi Rosy Hemalatha Joy Nehu W/o. Sri.Ravindra Kumar vide Settlement Deed Doc No.3227/2010, Dated:03.07.2020,** Registered at Office of **The Sub Registrar, Podili** and bounded by:

c)

East : Property of Yalavarthi Rosy Hemalatha Joy Nehu
South : Property of Poti Pogu Jadsun & Others
North : Property in R.S.No.97/2
West : Vaagu

d) All that Land in Sy.No.95/1 admeasuring Ac.6 – 00 Cents, Sy.No.95/2 admeasuring Ac.0 – 63 Cents out of Ac. 1 – 90 Cents, Total admeasuring Ac.7 – 76 Cents and Sy.No.97/2 admeasuring Ac.1 – 13 Cents out of Ac.5 – 64 Cents, situated at situated at Obulakkapalli Village and Grama Panchayat area, Podili Mandal, Prakasham Dist, within the limits of SRO Podili, belonging to **Smt. Yalavarthi Rosy Hemalatha Joy Nehu W/o. Sri.Ravindra Kumar vide Settlement Deed Doc No.3227/2010, Dated:03.07.2020,** Registered at Office of **The Sub Registrar, Podili** and bounded by:

East : Property of Y Rosy Hemalatha Joy Nehu in Sy.No.95/2
South : Property of Y Rosy Hemalatha Joy Nehu
North : Veerisetti Vandla Beedu
West : Property of Y Rosy Hemalatha Joy Nehu in Sy.No.97/2

e) All that Land in Sy.No.97/2 admeasuring Ac.4 – 51 Cents out of Ac..5 – 64 Cents, situated at situated at Obulakkapalli Village and Grama Panchayat area, Podili Mandal, Prakasham Dist, within the limits of SRO Podili, belonging to **Smt. Yalavarthi Rosy Hemalatha Joy Nehu W/o. Sri.Ravindra Kumar vide Settlement Deed Doc No.3227/2010, Dated:03.07.2020,** Registered at Office of **The Sub Registrar, Podili** and bounded by:

East : Property of Yalavarthi Rosy Hemalatha Joy Nehu
South : Property of Tirumalasetty Nagaiah & Others.
North : Veerisetti Vandla Beedu
West : Property of Ravinutala Yesobu uraf Joseph

The properties are inclusive of all the following:

Total open land registered as 4 Properties as mentioned above i.e. Total Land Admeasuring Ac. 13 – 54 Cents, and Semi finished buildings / constructed Sheds there on and other Civil Works.

2.Property ID: SBIN20034943256

All the Equiptment, Plant & Machinery belonging to M/s Spring Bee Dairy Products Ltd, lying at Sy.No. 98/7, Sy.No.95/2, Sy.No. 95/1, & Sy.No.97/2 situated at Obulakkapalli Village and Grama Panchayat area, Podili Mandal, Prakasham Dist,

5	Details of the encumbrances known to the secured creditor.	Nil
6	The secured debt for recovery of which the property is to be sold	**Rs.188864280=00 (Rupees Eighteen crores eighty eight lakhs sixty four thousand two hundred eighty Only)+ Plus interest at the contractual rate and** incidental expenses, minus subsequent credits received etc.,

7	Deposit of earnest money	**1.Property ID: SBIN200034942217 Rs.73,10,000=00** **2.Property ID: SBIN20034943256 Rs.84,50,000=00** being the 10% of Reserve price to be remitted by RTGS / NEFT to the Bank account or Demand Draft drawn in favour of 'SBI SAMB- II EMD Account from any branch of any Nationalised or Scheduled Bank
8	Reserve price of the secured assets: **Bank account** in which EMD to be remitted. **Last Date and Time** within which EMD to be remitted:	Refer. S.No. 4. The intending bidders have to get themselves registered on the https://ibapi.in INDIAN BANKS AUCTION PROPERTIES INFORMATION (IBAPI) PORTAL (https://baanknet.com/eauction-psb/x-login) for participation in the e-auction process. The Bidders have to register themselves well before the auction date as registration of bidders takes minimum of three working days. The intending bidder should submit the EMD deposit to IBAPI wallet in IBAPI portal through their Bank account. **Time: up to 10.00 a.m. Date: 30.03.2026.**
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. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset.
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**1.Property ID: SBIN200034942217** **Date: 30.03.2026 Time: 240 Minutes** **: From 11:00 A.M to 3:00 P.M** **2.Property ID: SBIN20034943256** **Date: 30.03.2026 Time: 240 Minutes** **: From 12:00 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
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 website of the service provider as mentioned above	For any clarifications or further details regarding other conditions of sale the intending bidders may contact the Authorised Officer, State Bank of India, Stressed Assets Management Branch-II, Hyderabad – 500 027. Phone No.9676048881, bidders can contact the Bank's approved service provider support.baanknet@psballiance.com Ph.No. +918291220220 , prior to the date of e-auction. For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's websites 1.https://baanknet.com. 2.https://ibapi.in
12	(i) Bid increment amount: (ii)Auto extension: _____any___ times. (limited / unlimited)	**Property. 1: Rs.1,00,000=00** **Property 2: Rs.1,00,000=00** Unlimited extensions of 10 minutes each
13	**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	Date & Time of inspection of the Property up to **29.03.2026** Between 11.00 A.M. and 4.00 P.M. with prior appointment **Authorised Officer: Sri.Rajat Kumar Deep, Ph.No. 9676048881**
14	Terms & Conditions of e-Auction Sale.	1. (a) The Bidders should get themselves registered on https://baanknet.com/eauction-psb/x-login by providing requisite KYC documents and registration fee as per the practice followed by M/s MSTC Ltd well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).

(b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with MSTC Ltd at https://baanknet.com/cauction-psb/x-login 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 MSTC Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.

2. The Bank/Authorised Officer has taken possession of property.

3. (a) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties.

(b) Intending bidders are advised to make their own independent enquires regarding the encumbrance, title of properties put on auction, approved /sanctioned plan from appropriate 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.

(c) The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third – party claims/rights/dues like **Maintenance, Property Tax and Electricity Bill Dues should bared the successful Bidder. 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.

4. The e-Auction/bidding of the above properties would be conducted exactly on the scheduled Date & Time by way of inter–se bidding amongst the bidders. The bidders shall improve their offer in multiples of the amount mentioned under the column "Bid Increment Amount". At the commencement of Auction a minimum of one bid should be placed by the bidder. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as a Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorised Officer/ Secured Creditor.

5.The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded without any interest. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, including EMD amount which is already deposited, immediately on acceptance of bid price by the Authorised Officer i.e. before closure of business hours on the same day or not later than next working day and the balance 75% of the sale price on or before 15th day from confirmation of sale, default in deposit of any of the abovementioned amount(s) within the period stipulated herein by the successful bidder would entail forfeiture of the entire money already deposited and Properties shall be put to auction again and the defaulting bidder shall have no claim/ right in respect of Properties/ amount deposited.
6.The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

7. The Certificate of Sale will be issued in the form given in Appendix III (for movable assets i.e., Plant & Machinery and other movable assets) and the Sale Certificate will be issued in the form of Appendix V (for immovable properties) 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).

8. The sale shall be subject to provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002.

9.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.

10. Where the sale price of any immovable property is Rs.50.00 Lakh or 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 Form 26QB & Challan for having remitted the TDS of 1% of Sale Price.

11.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, Stressed Assets Management Branch-II, 1st Floor, D. No.3-4-1013/A, 1st Floor, CAC,TSRTC Bus Station, Kachiguda, Hyderabad by **30.03.2026 up to 10.00 A.M.** In case of joint bidders, an authorization letter signed by all the bidders authorizing actual bidder (one among them who is holding a valid Digital Signature Certificate) to submit and participate in the bid on their behalf should be attached to the bid form. Similarly, in case the bidder is a company/LLP, a copy of the resolution passed by the Board of Directors authorizing the actual bidder, who is holding a valid Digital Signature, to submit and participate in the bid on its behalf should be attached. In case of Partnership/AOP/Trust, a letter of authorization in favour of a person authorizing him (who is holding a valid Digital Signature Certificate) to submit and participate in the bid on their behalf should be attached to the bid form.

12. 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.

13. 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.

14. 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.

15. Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

16. 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.

16. The EMD of the unsuccessful bidder will be refunded to their respective Account Numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

17.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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the Secured Creditor.

18. The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, GST, fees etc. for transfer of the property in its/his/her name.

19. 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.

20. 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.

Place: Hyderabad.
Date:07.03.2026

Assistant General Manager & Authorized Officer.
State Bank of India, SAM Branch – II,
Kacheguda, Hyderabad.