THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

The Tender/bid Form with the Terms and conditions can be had on-line from the website (https://baanknet.com (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website.

The intending Bidders/ Purchasers are requested to register with online portal (https://baanknet.com (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers have to transfer the EMD amount in his Global EMD Wallet on or before the e-Auction Date and before the e-auction end time in the portal. The registration and eKYC must be completed well in advance, before auction.

Bidders may give offers either for one or for all theproperties. Only after having sufficient EMD in wallet, the interested bidder will be able to bid on the dateof e-auction. Bidder's wallet should have sufficient balance (>=EMD Amount) at the time of bidding. Incase of offers for more than one property bidders will have to deposit EMD for each property.

Earnest Money Deposit (EMD) amount shall be paid online or after generation of Challan from the website (https://baanknet.com (PSB Alliance Pvt. Ltd.) **for depositing in bidders EMD Wallet.** NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as **Cheques will not be accepted.** Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest. The EMD of the unsuccessful bidders will be returnedwithout interest.

Duration of Auction sale: Online auction sale will start automatically on and at the time given in the public sale notice/Tender. Auction/Bidding time will initially be for specified period and if bidding continues, the bidding process will get automatically extended five minutes duration of each and kept open till the auction-sale concludes. If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by ten minutes and if no bid higher than last quoted highest bid is received within the said extended ten minutes, the auction sale will automatically get closed at the expiry of the extended ten minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration. No complaint on time-factor or paucity of time for bidding will be entertained.

Auction/ bidding will be only online bidding through the portal provided by the service provider. In case of sole bidder, the sale may be accepted or deferred and property be brought for resale or otherwise sale will be deferred or cancelled. Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same. Request/complaint for refund of the EMD due to wrong bidding or whatsoever will not be entertained in any case.

The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefor.

The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer.

The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under.

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
Ac No- 20670605561; A/c Name- Indian Bank Authorized Officer	Indian Bank (Erstwhile Allahabad Bank) Pipulpati Branch IFS Code: IDIB000P656

In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

The sale is subject to confirmation by the Secured Creditor.

Highest bid will be provisionally accepted on "subject to approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed by the Authorized Officer. All intimations to bidder/auction purchaser will be sent primarily through e-mail by the service provider/Bank. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the Bank. Non-receipt of intimation should not be an excuse for default/non-payment.

Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Income tax Act 1961. It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194 1- if the aggregate of the sums credited or paid for such consideration is Rs. 50 lakhs or more. TDS should be filed online by filling form 26QB & TDS certificate to be issued in form 16, and The purchaser has to produce the proof of having deposited the income tax into the government account. On receipt of the entire sale consideration, the Authorized Officer shall issue the sale Certificate as per rules. The auction purchaser shall bear the stamp duties , including those of the sale certificate registration charges , all statutory dues payable to government / any authority , taxes, both the existing and the future relating to properties . Further, in no circumstances, interest/damages if any will be paid on the amount deposited by the auction purchaser.

The sale is made on "As is where is and as is what is" basis and no representations and warranties are given by the Bank relating to encumbrance, Statutory liabilities etc. The intending bidders should make their own discreet independent inquiries and verify the concerned Registrar/SRO/ Revenue Records/ Other Statutory authorities regarding the encumbrances andclaims/rights/dues/charges of any authority such as Sales Tax, Excise/GST/Income Tax/besides the Bank's charge and shall satisfy themselves regarding the , title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues etc over the property before submitting their bids. The Authorized Officer/Secured Creditor shall not be responsible in any wayfor any third party claims/rights/dues other than mentioned above (if any) . The Bank does not undertake any responsibility to procure any permission/license, NOC etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the municipal corporation/local authority/Co-operative Housing Society or any other dues,taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the property.Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property and topay the tax to the authorities as per applicable rates.

The sale certificate shall be issued only in the same name in which the tender/bid is submitted. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. Sale Confirmation/Sale Certificate shall be collected by the Highest bidder/auction purchaser in person.

The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited and No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

Bidders are advised to visit the website (https://baanknet.com) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd Helpdesk No. 8291220220, email ID:- support.ebkray@psballiance.com and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd. and EMD status, please contact support.ebkray@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: https://baanknet.com and for clarifications related to this portal, please contact Helpdesk No. 8291220220.

The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Authorised Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Bank and Bank would not entertain any claim or representation in that regard from the bidders. Words and expressions used herein above shall have the same meaning as assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.

Place: Bandel — AUTHORISED OFFICER

Date: 30.03.2026