**ANNEXURE –'B'**

**THE TERMS AND CONDITIONS OF SALE:**

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

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| 1 | Name and address of the Borrower/ Mortgagor | 1).M/S SRI VENKATESWARA TRADERS MANUFATURING OF FLY ASH BRICKS SY/NO: 10/1 ALIBAD VILLAGE NEHRU OUTER RING ROAD SHAMIRPET MANDAL HYDERBAD MEDCHAL MALKAJGIRI TELANGANA-50078<br>**ALSO AT: 1-14-49 LOTHKUNTA ALWAL TIRUMALGIRI HYD-500015 TELANGANA**<br><br>**2)PARTNER 1: SREEJA KODURI W/O SAMPATH KUMAR 0-BLOCK FLAT NO:103 HIVISON RESIDENCY OPP SIDDH CONVENTION KOMPALLY HYDERBAD MALKAJGIRI TELANGANA-50014**<br>**ALSO AT: FLAT NO:301 GAYATHRI VR RESIDENCY SARASWATHI NAGAR NEAR NARTHAKI MOVIE MAX LOTHUKUNTA ALWAL SECUNDRABAD-5000015**<br>**3) PARTNER 2: KANDIKANTI SREE HARSH S/O K RAJU KUMAR 1-14-49 LOTHKUNTA ALWAL TIRUMALGIRI HYD-500015 TELANGANA** |
| 2 | Name and address of the Guarantors/Mortgagors | **KANDIKANTI SREE HARSH S/O K RAJU KUMAR 1-14-49 LOTHKUNTA ALWAL TIRUMALGIRI HYD-500015 TELANGANA** |
| 3 | Name and address of Branch, the Secured Creditor | **State Bank of India, Stressed Assets Recovery Branch-2, Hyderabad, H.No.1-8-563/1, 1st Floor, Opp: Sandhya Theatre, RTC X Roads, Chikkadapally, Hyderabad-500020.** |
| 4 | Description of the secured assets to be sold. | **All that part of Land admeasuring , an extent of** Sq 300 Sq Yards or 250.8 Sq Mts.,(dimensions 45'x60') **in R.S. No.149, situated at Saraswathi Nagar Colony, Lothukunta Village, Secunderbad,** belonging to Sri Kandikanti Sree Harsh S/o Raj Kumar Vide Registered Sale Deed Bearing Doc No: 868/2018, Dt 25.04.2018 SRO, Bowenpally bounded by<br><br>**North : PLOT NOS. 5&6 South : NEIGHBOURS LAND**<br>**East : NEIGHBOURS LAND West : 40'-0" WIDE ROAD** |
| 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 1,84,20,654/- (Rupees One Crore Eighty four Lakhs Twenty thousand Six Hundred and Fifty Four Only) |
| 7 | Deposit of earnest money | **Rs 14,58,000/-**<br>being the 10% of Reserve price to be remit into the Global EMD wallet in https://BAANKNET portal through their Bank account. |

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| 8 | Reserve price of the secured assets:<br><br>**Bank account** in which EMD to be remitted.<br><br>**Last Date and Time** within which EMD to be remitted: | **Rs. 1,45,80,000/-**<br><br>The bidders should get themselves registered on https://BAANKNET.Com using their mobile Number and e-mail ID. As a part of e-KYC the documents will be verified by system. The intending bidders/purchasers have to transfer the EMD amount using online mode (i.e.NEFT/Transfer/UPI/NetBanking) in his Global EMD Wallet well in advance before/during the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Only after having sufficient EMD in his wallet, the interested bidder will be able to bid on the date of e-auction.Bidder's Global Wallet should have sufficient balance(>=EMD amount) at the time of bidding. .. |
| 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. | **Date: 23.04.2026**<br>**Time: From 11.00 am to 4 .00 pm.**<br><br>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 Recovery Branch-2, Hyderabad, H.No.1-8-563/1, 1st Floor, Opp.Sandhya Theatre, RTC 'X' Roads, Chikkadapally, Hyderabad, Hyderabad – 500 020. Phone No.040-**23461610**, bidders can contact Mr B. Ramakrishna Prasad (CCO), Manager and also may contact the Bank's approves service provider M/s PSB Alliance at the web portal https://BAANKNET.com, Help line+918291220220,e-mail-support.BAANKNET@psballiance.com 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://bank.sbi/ www.sbi.co.in. 2.https://BAANKNET.com |
| 12 | (i) Bid increment amount:<br><br>(ii)Auto extension: ________ times. (limited / unlimited) | Rs. 20,000/-<br><br>Unlimited extensions of 10 minutes each |

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| 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.<br>Contact person with mobile number | **Date & Time of inspection of the Property From 15.03.2026 to 22.04.2026 Between 11.00 A.M. and 4.00 P.M. with prior appointment**<br><br>Authorised Officer: Shr J. Ramarao, Cell No.8106569074. |
| 14 | Terms & Conditions of e-Auction Sale. | 1. (a) The bidders should get themselves registered on https://BAANKNET.Com using their mobile Number and e-mail ID. As a part of e-KYC the documents will be verified by system. The intending bidders/purchasers have to transfer the EMD amount using online mode (i.e.NEFT/Transfer/UPI/NetBanking) in his Global EMD Wallet well in advance before/during the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. (Registration process is detailed on the above website).<br><br>(b) The intending bidders/purchasers have to transfer the EMD amount using online mode (i.e.NEFT/Transfer/UPI/NetBanking) in his Global EMD Wallet well in advance before/during the auction time.<br><br>(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 Global EMD wallet maintained with M/s PSB Alliance is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.<br><br>**2. The Bank has taken only the symbolic possession of the property put on sale.**<br><br>3. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent enquiries regarding the encumbrances, 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. 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. |

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| | | 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 10 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.<br><br>5. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration.. 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.<br><br>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.<br><br>7. The Certificate of Sale will be issued in the form given in 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).<br><br>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.<br><br>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.**<br><br>10. 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 |

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| | | 1% of Sale Price.<br><br>11. 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.<br><br>12. 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.<br><br>13. 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.<br><br>14.Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.<br><br>15. 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.<br><br>16. The EMD of the unsuccessful bidder will be refunded to their respective account numbers by BAANKNET portal after placing refund request by them on the said portal. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any)<br>17. In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.<br>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.<br><br>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.<br><br>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. |

Authorised Officer

प्राधिकृत अधिकारी Authorised Officer State Bank of India SARB-2 (20945) Hyd.

भारतीय स्टेट बैंक State Bank of India SARB-2 (20945) Hyd.

**Place: Hyderabad.**
**Date: 12.03.2026**