THE TERMS AND CONDITIONS OF THE SALE

Property 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 Branch, the secured creditor</td><td>STRESSED ASSETS RECOVERY BRANCH – 2, HYDERABAD
H No 1-8-563/1, 1st Floor, Opp: Sandhya Theatre, RTC 'X'Road, Chikkadpally, Hyderabad - 500 020. Ph: 040 - 2346 1614
e-mail: sbi.20945@sbi.co.in</td></tr>
<tr><td>2</td><td>Details of the encumbrances known to the secured creditor.</td><td>NIL</td></tr>
<tr><td>3</td><td>The secured debt for recovery of which the property is to be sold</td><td>Rs:123.45 Lakhs as on 16.04.2026 together with further interest from 16.04.2026, expenses as per contractual rate due to the secured creditors.</td></tr>
<tr><td>4</td><td>Deposit of earnest money</td><td>Being the 10% of Reserve Price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s PSB Alliance, e-Auction Portal: https://baanknet.com/ on its e-auction site.</td></tr>
<tr><td>5</td><td>Reserve Price of the immovable secured assets:</td><td>The reserve price and the earnest money will be as below for the property.
<table><tr><td>Property ID</td><td>RESERVE PRICE</td><td>EMD (10% RP)</td></tr><tr><td>SBIN90920797622</td><td>94,00,000</td><td>9,40,000</td></tr></table></td></tr>
<tr><td></td><td>Bank account in which EMD to be remitted</td><td>For Registration, EMD, Auction Details etc., visit https://baanknet.com of the service provider: M/s PSB Alliance, e-Auction Portal: https://baanknet.com</td></tr>
<tr><td></td><td>Last Date and Time within which EMD to be remitted</td><td>Earnest Money Deposit, from 20.04.2026, 11:00 Hrs. to 06.05.2026,15:00 Hrs. "Interested bidder may deposit Pre-Bid EMD with M/S PSB alliance at https://baanknet.com one day before the e-auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance Portal (https://baanknet.com) Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem"</td></tr>
</table>

Authorised Officer

6	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 amount 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 as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction.
9	Time and place of public auction or time after which sale by any other mode shall be completed.	**The E-auction will be conducted on 06.05.2026 during 11.00 A M TO 4.00 PM.** With unlimited extension of Ten Minutes for each bid, if the bid continues, till the sale is closed.
10	The e-Auction will be conducted through the Bank's approved service provider. E-auction tender documents declaration etc., are available in the website of the service provider as mentioned above	M/s. PSB Alliance portal. https://baanknet.com The auction will be conducted online only, through service provider: M/s PSB Alliance For Registration, EMD, Auction Details etc., visit https://baanknet.com & Toll free Number: +91 - 8291220220, Mail ID: support.baanknet@psballiance.com
11	(i) Bid increment amount:	Rs.10,000/-
	(ii) Auto extension:	With auto time extension of Ten minutes for each incremental bid.
	(iii) Bid currency & unit of measurement	Indian Rupees.
12	Date and Time during which inspection of the immovable secured assets to be sold along with the title deeds of the property.	Any working day with prior appointment from 20.04.2026 to 04.05.2026 during office Hours on working days.
	Contact person with mobile number	1) **Shri. J Rama Rao, Authorized Officer and Chief Manager: Ph. No: 8106569074** 2) **Shri.Koneti Parameswara Rao, Manager Ph. No. 9866089108.**
13	Other conditions	

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	(a)The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s PSB Alliance one day well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). For problems related to portal or property listing (https://www.ebkray.in) website contact in the helpline number +91-8291220220, Mail Id support.ebkray@psballiance.com. (b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with M/s PSB Alliance https://www.ebkray.in/eauction-psb/bidder-registration by means of NEFT 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. PSB Alliance is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction (d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised Officer of the bank and the remaining amount i.e. 25 % of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be. (e) 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. (f) 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. (g) 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. (h) 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. (i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (j) 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. (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (l) 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. (m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance. The Bidder has to place a request with PSB Alliance for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses, and any other charges (if any). (n) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has

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	absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (o) 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. (p) 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. (q) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the bidders whose bid is accepted by Authorized officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. (r) In case of 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 of 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 authorized officer of the concerned bank branch only. (s) 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 only. 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. (t) The e-auction is subject to the outcome of the court cases , by borrower/owner of the property or any other filed if any mentioned already in e-auction notice, and also if any petition filed after paper publication before e-auction of the property. (u) The payment of all statutory / non-statutory dues, taxes, GST rates, Society dues, Power Bills, Stamp duties, assessments, Registration charges, fees, etc., owing to anybody shall be sole responsibility of successful bidder only. (v) This sale will attract the provisions of sec 194-IA of the Income Tax Act.	
14	Details of pending litigations if any in respect of the property proposed to be sold.	None

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State Bank of India

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

Date: 16.04.2026,
Place: Hyderabad