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:

1.	Name and address of the Borrower/ Mortgagor	**M/s. Unifi Media** Regd Office: No 81, Madhu Arts Studio Complex, Chikkalasandra, Bengaluru-560061. **M/s Unifi Media Pvt Ltd** **Regd office:** No. 235, 11th Main, AGS Layout, Arehalli, Uttarahalli, Bengaluru-560061. **Administrative office:** No. 64/1, Krishna Towers, 2nd Floor, Chikkalasandra, Uttarahalli Main Road, Bengaluru-560061
2.	Name and address of the Guarantors/Mortgagors	**1. Shri Udayaravi Hegde** S/o Shri Shivaram Hegde and **Smt. Chandrika Hegde** W/o Shri Udayaravi Hegde, both residing at No. 235, 11th Main, AGS Layout, Arehalli, Uttarahalli, Bengaluru-560061. **2. Smt. Anasooya Hegde** D/o Shri Gajanana Hegde, residing at No. 525 Prashantha Nilaya 2nd Floor 4th cross,2nd main AGS layout Bangalore south Subramanyapura, Bengaluru-560061
3.	Name and address of Branch, the Secured Creditor s	**State Bank of India, SAM Branch,** 2nd Floor, Office Complex Building, SBI LHO Campus, No. 65, St. Mark's Road, Bengaluru -560 001
4.	Description of the immovable secured assets to be sold.	**DESCRIPTION IMMOVABLE PROPERTIES** **Tender No. SBIN200070140064** **IMMOVABLE PROPERTY NO-1:** All that piece and parcel of immovable residential building bearing Site No.235, Intermediate, Present BBMP Khatha No.235/235, in the BDA approved Layout formed by the Accountant General's Office Co-operative Housing Society Limited, in Survey Nos. 6/1, 30, 32, 33, 34, 37 and 38, situated at Arehalli Village, Uttarahalli Hobli, Bangalore South Taluk and now comes within the limits of Bruhat Bangalore Mahanagara Palike, Uttarahalli Ward No 184 of A.G.S. Layout, Bangalore and the site measuring East 30 feet, West 30 feet, North 40 feet and South 40 feet in all measuring 1200 Sq. feet vide Amalgamation Deed dated 17.11.2014 executed by Shri Udayaravi Hegde S/o Shri Shivaram Hegde and Smt. Anasooya Hegde D/o Shri Gajanana Hegde and registered as Document No. BSK –1 -10284.2014-15 at the Office of the Sub Registrar, Basavanagudi (Banashankari) along with a total built up area of 3825sqft consisting ground floor(stilt floor) measuring 825sqft, first floor measuring 950sqft, second floor measuring 950sqft,

<table>
<tr><td></td><td></td><td>third floor measuring 950sqft, fourth floor(terrace floor) measuring 150sqft and bounded as follows.
<table><tr><td>East by</td><td>Site No 250</td></tr><tr><td>West by</td><td>Road</td></tr><tr><td>North by</td><td>Site No 236</td></tr><tr><td>South by</td><td>Site No 234</td></tr></table>
Reserve Price: Rs. 2,85,00,000/-</td></tr>
<tr><td>5.</td><td>Details of the encumbrances known to the secured creditor.</td><td>Nil</td></tr>
<tr><td>6.</td><td>The secured debt for recovery of which the Properties are to be sold</td><td>Rs. 6,47,99,967 .00 (Rupees Six Crore Forty-Seven Lakh Ninety-Nine Thousand Nine Hundred Sixty-Seven only) in respect of M/s Unifi Media and Rs. 7,86,02,551.00 (Rupees Seven Crore Eighty-Six Lakh Two Thousand Five Hundred Fifty-One only) in respect of M/s Unifi Media Pvt Ltd with a grand total amount of Rs. 14,34,02,518.00 (Rupees Fourteen Crore Thirty-Four Lakh Two Thousand Five Hundred Eighteen only) as on 19.06.2026 and further interest at contractual rate from 20.06.2026 with incidental expenses + costs, charges etc</td></tr>
<tr><td>7.</td><td>Deposit of earnest money</td><td>EMD: IMMOVABLE PROPERTY 1: Rs. 28,50,000/- being the 10% of Reserve price for the property to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s. PSB Alliance Pvt Ltd on its e-auction site: www.baanknet.com by means of NEFT/RTGS/ ONLINE transfer.</td></tr>
<tr><td>8.</td><td>Reserve price of the immovable secured asset:

Account/ Wallet in which EMD to be remitted

Last Date and Time within which EMD to be remitted:</td><td>Rs. 2,85,00,000/- for Property No. (1)

Bidders’ own wallet Registered with M/s PSB Alliance Pvt Ltd on its e-auction site www.baanknet.com by means of RTGS/NEFT/ONLINE transfer.

Time: up to 3.00 p.m. Date: 08.07.2026</td></tr>
<tr><td>9.</td><td>Time and manner of payment</td><td>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 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 e – Auction.</td></tr>
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		This amount should be paid through RTGS/NEFT/ONLINE transfer in favour **"SBI A.R.B Customers account"** to the credit of **A/c No. 10416343056** with State Bank of India, Overseas Branch, Bengaluru, **Branch Code: 04209, IFS Code: SBIN0004209.**
10.	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	E-auctions for the property will be conducted on **08.07.2026** at the below mentioned time: **<u>For IMMOVABLE PROPERTY-1</u>**: From **11:00 a.m. to 04:00 p.m**. for each property with unlimited extension of ten minutes for each bid if a bid is placed in the last 10 minutes of scheduled closing time of e auction and if the bidding 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	PSB Alliance Pvt Limited web portal: **www.baanknet.com**
12.	(i) Bid increment amount: (ii)Auto extension: (limited / unlimited) (iii) Bid Currency & unit of measurement	**For** IMMOVABLE PROPERTY-1: **Rs. 1,00,000/- (Rupees One Lakh Only)** Unlimited extensions of 10 minutes each Rupees INR
13.	**Date and Time** during which inspection of the movable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. **Contact person with mobile number**	**Between 11.00 AM and 4.00 PM on 30.06.2026 with prior appointment.** **Sri. Raghunandan R**, AGM (CLO-2) Mobile: **9148103793** **Sri. M N Soma Sundar**, Manager, Mobile: **9448978215**
14.	Other Conditions.	(a) 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 responsibility 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. (b) The Bidders should get themselves registered on www.baanknet.com. 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 the above website). (c) The Intending bidder should transfer the EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt Ltd at www.baanknet.com. by means of NEFT/RTGS/ Online transfer from his bank account. 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, SAMB, Bangalore by **08.07.2026 before 3.00 p.m**. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (d) The Intending bidder should ensure 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 to avoid any technical glitches on the day of auction. (e) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the 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.

		(f) 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. (g) 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. (h) 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. (i) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the properties 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. (j) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (k) 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 properties 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 PSB Alliance Pvt Ltd 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). (o) 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 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 shall neither have claim on the properties 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 properties in his/her name. (r) 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. (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 properties 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 authorised officer of the concerned bank branch only. (t) The sale certificate- in the format given in **Appendix V of Security interest enforcement Rules 2002,** 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) This sale will attract the provision of sec.194-IA of the Income Tax Act.

Date: 20.07.2026 **-Sd-**
Place: Bengaluru **Authorised Officer**