

**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 MBR Exims Pvt Limited, Shop No.7 & 8, Kavitha Complex Godown Road, Nizamabad – 503001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 | Name and address of the Guarantors/Mortgagors    | <div>1) <b>M/s MBR Exims Pvt Limited</b><br/>Shop No.7 &amp; 8, Kavitha Complex Godown Road, Nizamabad – 503001</div> <div>2) <b>Mr. Mamidi Laxman Reddy</b><br/>HNo.11-1-1917/3 C, Gangasthan Phase-1 ,Kanteshwar, Nizamabad-503002</div> <div>3) <b>Mr. Mamidi Amarnath Reddy</b><br/>H.No.11-1-1917/3 C, Gangasthan Phase-1, Kanteshwar, Nizamabad - 503002</div> <div>4) <b>Mr. Gaddam Naveen Kumar</b><br/>H.No.11-1-1929, Gangasthan-1 Kanteshwar, Nizamabad- 503002.</div> <div>5) <b>Mr. Mamidi Ram Reddy</b><br/>H No.6-3-345/3 and 3/1, Road No.1, Opp Vengal Rao Park Banjara Hills, Hyderabad 500034</div> <div>6) <b>Ms. Mamidi Jayalaxmi</b><br/>HNo.11-1-1917/3, Gangasthan Phase-1, Kanteshwar, Nizamabad-503002.</div> <div>7) <b>Mr. Mamidi Gajanand Reddy</b><br/>Villa No.220, Avenue No: 15, Splendid Aparna Palm Meadows, Kompally, Telangana-500014.</div> <div>8) <b>Ms. Nanimela Mounika Reddy</b><br/>H No.11-1-1835/3, Maruti Nagar Nizamabad-503002.</div> <div>9) <b>Ms. Mamidi Latha,</b><br/>Villa No.220, Avenue No:15, Splendid Aparna Palm Meadows Kompally, Telangana-500014.</div> |
| 3 | Name and address of Branch, the Secured Creditor | <b>State Bank of India, SAM Branch-II, 1<sup>st</sup> Floor, D. No. 3-4-1013/A, 1<sup>st</sup> Floor, CAC, TSRTC Bus Station, Kacheguda, Hyderabad – 500027.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 4 | Description of the secured assets to be sold.    | <b>1) PROPERTY ID: SBIN78099997930</b><br>Residential Plot bearing Survey Number : Sy No 6, situated at Block No 2 Ward No 11 in CSI Colony Kanteshwar Nizamabad, Admeasuring Total Area : 3277.83 sq yards , Belongs to : Mamidi Ram Reddy, Who is : Guarantor, Title Deed No : open plot no 11,12,17,21, 34,50,52,53,54,55,58 , at : Nizamabad, Telangana, (2) Residential Plot bearing Survey Number : Sy No 6 of Kanteshwar Shicar , situated at LP No 2/2K1, CNo 13016/2K H1 Ward No 11 Block No 2 CSI Colony Kanteshwar Shivar Nizamabad Admeasuring Total Area : 3340.45 Sq Yards , Belongs to : Mamidi Gajanand Reddy , Who is : Guarantor, Title Deed No 11468 of                                                                                                                                                                                                                                                                                                                                                                                                                                             |

2018 dt. 19-11-2018 with SRO, Nizamabad: open plot no 10, 22,23, 43,44,45,46,47, 48,49,56,57, at: Nizamabad, Telangana

**Plot Nos. 10, 11, 12, 21, 22, 23**

|       |   |                    |       |   |                    |
|-------|---|--------------------|-------|---|--------------------|
| North | : | 33' 0" Wide Road   | South | : | 33' 0" Wide Road   |
| East  | : | Plot Nos. 9 and 24 | West  | : | Plot Nos.13 and 20 |

**Plot No. 17**

|       |   |            |       |   |                  |
|-------|---|------------|-------|---|------------------|
| North | : | Plot No.16 | South | : | 33' 0" Wide Road |
| East  | : | Plot No.18 | West  | : | 33' 0" Wide Road |

**Plot No. 34**

|       |   |                  |       |   |                   |
|-------|---|------------------|-------|---|-------------------|
| North | : | 33' 0" Wide Road | South | : | Plot No.35        |
| East  | : | Plot No.33       | West  | : | Neighbour's House |

**Plot Nos. 43, 44, 45, 46, 47, 48, & 49**

|       |   |                  |       |   |                  |
|-------|---|------------------|-------|---|------------------|
| North | : | 33' 0" Wide Road | South | : | 40' 0" Wide Road |
| East  | : | 33' 0" Wide Road | West  | : | 33' 0" Wide Road |

**Plot Nos. 50, 51, 52, 53, 54, 55, 56, 57 & 58**

|       |   |                  |       |   |                  |
|-------|---|------------------|-------|---|------------------|
| North | : | 33' 0" Wide Road | South | : | 40' 0" Wide Road |
| East  | : | 33' 0" Wide Road | West  | : | 33' 0" Wide Road |

**Reserve Price: Rs.14,21,00,000/- EMD: Rs.1,42,10,000/-**  
**Auction date: 23.09.2026 Auction Time: 11.00 AM to 02.00 PM**  
**Bid Increment: Rs.5,00,000/-**

**2) PROPERTY ID: SBIN78100032665**

Commercial Plot bearing Survey Number : Land Bearing Sy No 184/A , situated at Situated at Kanteshwar Shivar Mandal and Dist Nizamabad , Admeasuring Total Area : Ac 0.15 Guntas or 0.152 Htrs , Belongs to : Mamidi Jayalaxmi W/o M Laxman Reddy , Mamidi Amarnath Reddy S/o M Laxman Reddy , Nalimela Mounika Reddy D/o N Muthyam Reddy , Who is : Guarantor , Title Deed No : 8224/2017 on 21-10-2017 at SRO, Nizamabad, Telangana

|       |   |                           |       |   |                               |
|-------|---|---------------------------|-------|---|-------------------------------|
| North | : | Land of D.Rajka, & others | South | : | Land of Raghupal Rao & others |
| East  | : | Land of neighbor          | West  | : | Land of Smt. S.Anasuya        |

**Reserve Price: Rs.4,41,00,000/- EMD: Rs.44,10,000/-**  
**Auction date: 23.09.2026 Auction Time: 11.00 AM to 02.00 PM**  
**Bid Increment: Rs.1,00,000/-**

**3) PROPERTY ID: SBIN78100039999**

Commercial Plot bearing Survey Number : 869 & 871/A, situated at Jannepally Road, Khanapoor Village, Nizamabad, Admeasuring Total Area : Acre 2.04 Gt. , Belongs to : Mamidi Ram Reddy S/o M Bajanna and M Latha W/o M Gajanand Reddy , Who is : Guarantor , Title Deed No : 7664/2005, Registered On : 23-JUN 05, at : Nizamabad, Telangana



|       |                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |       |   |                                           |       |   |                                           |      |   |                                           |      |   |          |       |   |      |       |   |      |      |   |                            |      |   |      |       |   |       |       |   |                             |      |   |                   |      |   |                        |
|-------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|---|-------------------------------------------|-------|---|-------------------------------------------|------|---|-------------------------------------------|------|---|----------|-------|---|------|-------|---|------|------|---|----------------------------|------|---|------|-------|---|-------|-------|---|-----------------------------|------|---|-------------------|------|---|------------------------|
|       |                                                                   | <table><tr><td>North</td><td>:</td><td>Land of Sri K. Narasaiah</td><td>South</td><td>:</td><td>Orrey (Irrigation Distributor Canal) Road</td></tr><tr><td>East</td><td>:</td><td>Orrey (Irrigation Distributor Canal) Road</td><td>West</td><td>:</td><td>Cart Way</td></tr></table> <p><b>Reserve Price: Rs.1,03,00,000/- EMD: Rs.10,30,000/-</b><br/><b>Auction date: 23.09.2026 Auction Time: 11.00 AM to 02.00 PM</b><br/><b>Bid Increment: Rs.1,00,000/-</b></p> <p><b><u>4) PROPERTY ID: SBIN78100035768</u></b><br/>Residential Building bearing Survey Number: 234/2, situated at Subash Nagar, Kanteshwar, Nizamabad, Admeasuring Total Area: 1331.00 Sq. Yards, belongs to: Mamidi Laxma Reddy, who is: Guarantor, Title Deed No: 1384/1969, Registered On: 28-AUG [1]69, at: Nizamabad, Telangana. (VACANT LAND)</p> <table><tr><td>North</td><td>:</td><td>Road</td><td>South</td><td>:</td><td>Road</td></tr><tr><td>East</td><td>:</td><td>Property of Late M Bajanna</td><td>West</td><td>:</td><td>Road</td></tr></table> <p><b>Reserve Price: Rs.4,09,00,000/- EMD: Rs.40,09,000/-</b><br/><b>Auction date:23.09.2026 Auction Time: 11.00 AM to 02.00 PM</b><br/><b>Bid Increment: Rs.1,00,000/-</b></p> <p><b><u>5) PROPERTY ID: SBIN78100021744</u></b><br/>Commercial Plot bearing Survey Number : 787/P4, 781/P3, 781/P1, 781/P2, 781/P4 &amp; 784, situated at Basar Road, Navipet Village, Nizamabd \, Admeasuring Total Area : Acre 7.29 Gt. ,Belongs to : Gaddam Naveen Kumar, Who is : Guarantor, Title Deed No : Patta No. 795 and S. No. 496709, at : Nizamabad, Telangana, Regd. Sale Deed No.11159/2002, 11160/2002 &amp; 11161/2002 dt.27.12.2002, SRO, Nizamabad.</p> <table><tr><td>North</td><td>:</td><td>Canal</td><td>South</td><td>:</td><td>PWD Road (Nizamabad – Basar</td></tr><tr><td>East</td><td>:</td><td>Land of Sri Mohan</td><td>West</td><td>:</td><td>Land of Sri Devi Singh</td></tr></table> <p><b>Reserve Price: Rs.5,84,00,000/-EMD: Rs.58,40,000/-</b><br/><b>Auction date:23.09.2026 Auction Time: 11.00 AM to 02.00 PM</b><br/><b>Bid Increment: Rs.1,00,000/-</b></p> | North | : | Land of Sri K. Narasaiah                  | South | : | Orrey (Irrigation Distributor Canal) Road | East | : | Orrey (Irrigation Distributor Canal) Road | West | : | Cart Way | North | : | Road | South | : | Road | East | : | Property of Late M Bajanna | West | : | Road | North | : | Canal | South | : | PWD Road (Nizamabad – Basar | East | : | Land of Sri Mohan | West | : | Land of Sri Devi Singh |
| North | :                                                                 | Land of Sri K. Narasaiah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | South | : | Orrey (Irrigation Distributor Canal) Road |       |   |                                           |      |   |                                           |      |   |          |       |   |      |       |   |      |      |   |                            |      |   |      |       |   |       |       |   |                             |      |   |                   |      |   |                        |
| East  | :                                                                 | Orrey (Irrigation Distributor Canal) Road                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | West  | : | Cart Way                                  |       |   |                                           |      |   |                                           |      |   |          |       |   |      |       |   |      |      |   |                            |      |   |      |       |   |       |       |   |                             |      |   |                   |      |   |                        |
| North | :                                                                 | Road                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | South | : | Road                                      |       |   |                                           |      |   |                                           |      |   |          |       |   |      |       |   |      |      |   |                            |      |   |      |       |   |       |       |   |                             |      |   |                   |      |   |                        |
| East  | :                                                                 | Property of Late M Bajanna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | West  | : | Road                                      |       |   |                                           |      |   |                                           |      |   |          |       |   |      |       |   |      |      |   |                            |      |   |      |       |   |       |       |   |                             |      |   |                   |      |   |                        |
| North | :                                                                 | Canal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | South | : | PWD Road (Nizamabad – Basar               |       |   |                                           |      |   |                                           |      |   |          |       |   |      |       |   |      |      |   |                            |      |   |      |       |   |       |       |   |                             |      |   |                   |      |   |                        |
| East  | :                                                                 | Land of Sri Mohan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | West  | : | Land of Sri Devi Singh                    |       |   |                                           |      |   |                                           |      |   |          |       |   |      |       |   |      |      |   |                            |      |   |      |       |   |       |       |   |                             |      |   |                   |      |   |                        |
| 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 | <b>Rs.19,45,88,757/- (Rupees Nineteen Crores Forty-Five Lakhs Eighty-Eight Thousand Seven Hundred and Fifty Seven only) as on 24.08.2026 + interest at contractual rate from 25.08.2026 with incidental expenses, costs, charges etc.,</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |       |   |                                           |       |   |                                           |      |   |                                           |      |   |          |       |   |      |       |   |      |      |   |                            |      |   |      |       |   |       |       |   |                             |      |   |                   |      |   |                        |



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|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7  | Deposit of earnest money                                                                                                                                              | <p><b>Property. 1: Rs.1,42,10,000/-</b><br/> <b>Property. 2: Rs.44,10,000/-</b><br/> <b>Property. 3: Rs.10,30,000/-</b><br/> <b>Property. 4: Rs.40,90,000/-</b><br/> <b>Property. 5: Rs.58,40,000/-</b></p> <p>being the 10% of Reserve price to be remit into the Global EMD wallet in BAANKNET (<a href="https://BAANKNET.com">https://BAANKNET.com</a>) portal through their Bank account.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 8  | <p>Reserve price of the secured assets:</p> <p><b>Bank account</b> in which EMD to be remitted.</p> <p><b>Last Date and Time</b> within which EMD to be remitted:</p> | <p>Refer. S. No. 4.</p> <p>The Bidders should get themselves registered on <a href="https://BAANKNET.com">https://BAANKNET.com</a> using their mobile number and email-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/Net Banking) 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. Bidders may give offers either for one or for all the properties. 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 (<math>\geq</math> EMD amount) at the time of bidding. In case of offers for more than one property, bidders will have to deposit EMD for each property.</p> |
| 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 15 <sup>th</sup> 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.                                                                     | <p><b>Date: 23.09.2026.</b><br/> <b>Time: 180 Minutes:</b><br/> <b>Property No.1. from 11.00 am to 02.00 pm.</b><br/> <b>Property No.2. from 11.00 am to 02.00 pm.</b><br/> <b>Property No.3. from 11.00 am to 02.00 pm.</b><br/> <b>Property No.4. from 11.00 am to 02.00 pm.</b><br/> <b>Property No.5. from 11.00 am to 02.00 pm</b></p> <p>with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 11 | The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction bid form,                               | 1. For any clarifications or further details regarding other conditions of sale, the intending bidders may contact the Authorized Officer, State Bank of India, Stressed Assets Management Branch-II, Hyderabad – 500027 (Ref SNo.13). The bidders can also contact Bank's Approved Resolution Agent M/s Mega Associates, on Cell Nos.9246888062 and also may contact the Bank's approved service provider M/s PSB Alliance at the web                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |



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|    | declaration etc., are available in the website of the service provider as mentioned above                                                                                                                           | portal <a href="https://BAANKNET.com">https://BAANKNET.com</a> , Help line +918291220220, e-mail- <a href="mailto:support.BAANKNET@psballiance.com">support.BAANKNET@psballiance.com</a> , prior to the date of e-auction.<br><br>2. 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. <a href="https://bank.sbi/">https://bank.sbi/</a> , <a href="http://www.sbi.co.in">www.sbi.co.in</a> 2. <a href="https://BAANKNET.com">https://BAANKNET.com</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 12 | (i) Bid increment amount:<br><br>(ii) Auto extension: _____ times.<br>(limited / unlimited)                                                                                                                         | <b>Property. 1: Rs.5,00,000/-</b><br><b>Property. 2: Rs.1,00,000/-</b><br><b>Property. 3: Rs.1,00,000/-</b><br><b>Property. 4: Rs.1,00,000/-</b><br><b>Property. 5: Rs.1,00,000/-</b><br><br><b>Unlimited extensions of 10 minutes each</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 13 | <b>Date and Time</b> 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 | <b>Date &amp; Time of inspection of the Property from till 23.09.2026 between 11.00 AM and 4.00 PM with prior appointment.</b><br><br>Authorized Officer:<br>Shri Birendra Kumar Chourasia, AGM, Cell No. 9820255802, Or Smt. E. Radhika, Chief Manager, Mob: 8985622824                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 14 | Terms & Conditions of e-Auction Sale.                                                                                                                                                                               | 1. (a) The Bidders should get themselves registered on <a href="https://BAANKNET.com">https://BAANKNET.com</a> using their mobile number and email-id. As a part of e-KYC the documents will be verified by system.<br><br>(b) The intending Bidders/Purchasers have to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net Banking) 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. Bidders may give offers either for one or for all the properties.<br><br>(c) 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 ( $\geq$ EMD amount) at the time of bidding. In case of offers for more than one property, bidders will have to deposit EMD for each property.<br><br><b>2. The Bank has taken the Symbolic possession of the properties put on sale.</b><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.

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.

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 15<sup>th</sup> 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 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. 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 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.

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.

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.

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

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.

16. The EMD of the unsuccessful bidder will be refunded to their respective account numbers by <https://BAANKNET.com> 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).

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.



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|  |  | <p>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.</p> <p>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.</p> <p>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.</p> |
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**Place: Hyderabad**  
**Date: 25.08.2026**

**Authorized Officer & AGM**

