यूनियन बैंक ऑफ इंडिया Union Bank of India

Seethammadhara-2 Branch

D.No.51-1-2/1, Union Bank Buildings, Adjacent to Eenadu, Opp MRO Office
Seethammadhara, Visakhapatnam 530013, Andhra Pradesh
Contact no: +91 83558 05401; Email Id: ubin0805408@unionbankofindia.bank.in

Ref: 05401/SARFAESI/HMI/CSN/26-27 Date: 02.11.2026

By Regd. Post & Courier To

To

Borrower	1	1.1 M/s. Hayagreevaya Metal Industries, Prop: Mr. Anurag Kumar Paul, Plot No.234/1, 100 feet Road, D Block, Industrial Development Area, Auto Nagar, Visakhapatnam - 530012. Ph: 86889 90078	1.1.M/s. Hayagreevaya Metal Industries, Prop: Mr. Anurag Kumar Paul, Plot No.33, D Block, Industrial Development Area, Auto Nagar, Visakhapatnam - 530012. Ph: 86889 90078	1.2.Mr. Anurag Kumar Paul, Flat No. 504, 5th Floor, Green City Towers, Vadlapudi, Duvvada, Visakhapatnam - 530048 Ph: 86889 90078
		1.2 Mr. Anurag Kumar Paul, Plot no. 6 (Villa No 6), Green City, D. No 31-51-5/6, Vadlapudi, Tunglam Village, Gajuwaka, GVMC Visakhapatnam 530 046 Ph: 86889 90078		
Guarantor	2	2.1 Mrs.Radhika Paul, Flat No. 504, 5th Floor, Green City Towers, Vadlapudi, Duvvada, Visakhapatnam - 530048 Ph: 93474 14008	2.1 Mrs.Radhika Paul, Plot no. 6 (Villa No 6), Green City, D. No 31-51-5/6, Vadlapudi, Tunglam Village, Gajuwaka, GVMC Visakhapatnam 530 046 Ph: 93474 14008	2.2 Mr. Porupureddy Ramana, C/o P Krishnamma, Plot No. 45, Employee Welfare Colony, Vizianagaram, Andhra Pradesh - 535002 Ph: 9505091096, 9866091096

Dear Sir/Madam,

Sub: Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

1. Union Bank of India, Seethammadhara Branch, D No 51-1-2/1, Union Bank Buildings, Adjacent to Eenadu, Opp MRO Office, Seethammadhara, Visakhapatnam the secured creditor, caused a demand notice dated 02.05.2026 under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken physical/constructive possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 05.09.2026 (Property at Vizianagaram) & 07.09.2026 (Property at Visakhapatnam).
2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on **26.11.2026 from 12:00 Noon onwards up to 5:00** Noon by inviting Bids from the public through online mode on www.baanknet.com.
3. The Reserve Price will be as follows:
For Property 1, Reserve Price will be **₹ 1,69,50,000.00 Lakhs (Rupees One Crore Sixty Nine lakh and Fifty Thousand Only)**

मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager/ Authorised Officer
यूनियन बैंक ऑफ इंडिया/UNION BANK OF INDIA
सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam

For Property 2, Reserve Price will be ₹ 2,21,50,000.00 Lakhs (Rupees Two Crore Twenty One Lakh Fifty Thousand Only)
Detailed properties description annexed in Sale Notice.

4. For detailed Terms and Conditions of the sale, please refer to the link provided in https://www.unionbankofindia.bank.in/auctionproperty/viewauction-property.aspx and the same is also enclosed herewith.

Yours faithfully

Place : Visakhapatnam
Date : 02.11.2026

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager/ Authorised Officer
यूनियन बैंक ऑफ इंडिया/UNION BANK OF INDIA
सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam

Encl: Sale Notice

[Appendix - IV-A]
[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical/constructive possession of which has been taken by the Authorised Officer of Secured Creditor-Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on 26.11.2026, for recovery of ₹ 5,03,51,877.05 (Rupees Five Crores Three Lakhs Fifty One Thousand Eight Hundred Seventy Seven and Paise Five Only) as on 30.04.2026 due to Secured Creditor, Union Bank of India from M/s. Hayagreevaya Metal Industries, Prop: Mr. Anurag Kumar Paul and Mrs.Radhika Paul and Mr. Porupureddy Ramana. The reserve price will be as below:

Property	Reserve price
Property 1	₹ 1,69,50,000.00 Lakhs (Rupees One Crore Sixty Nine lakh and Fifty Thousand Only)
Property 2	₹ 2,21,50,000.00 Lakhs (Rupees Two Crore Twenty One Lakh Fifty Thousand Only)

and the earnest money deposit will be

Property	EMD price
Property 1	₹ 16,95,000.00 Lakhs (Rupees Sixteen Lakhs Ninty Five Thousand Only)
Property 2	₹ 22,15,000.00 Lakhs (Rupees Twenty Two Lakhs Fifteen Thousand Only)

Description of Immovable Property

Schedule of the Mortgaged Property 01:
(Sale Deed No.5291/2021 & 5292/2021, SRO Pedagantyada, Property Owned by: Mr. Porupu Reddy Ramana)

All that piece and parcel of Residential Open plot at Old SNo. 96, New SNo. 104/2 Part, Gajularega Village & Gram Panchayat, Srinagar Colony, Vizianagaram Mandal, Vizianagaram District having total area admeasuring 1048 Sq. Yds (540+508). and bounded by

Total 540 Sq. yds in item 1 & 2 in S. No. 104/2 under Doc. No. 5291/2021dt.22.09.2021

Item 1(for Doc No:5291/2021):
60 Sq yds in S. No. 104/2 with following boundaries (Doc. No. 5291/2021)
Boundaries:

Direction	Boundaries
East	Vacant land of M Achi babu & others
South	Road
West	Railway Society building
North	2nd item land

Item 2(for Doc No:5291/2021):
480 Sq yds in S. No. 104/2 with following boundaries (Doc. No. 5291/2021)
Boundaries:

Direction	Boundaries
East	Vacant land of M Achi babu & others

मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager/ Authorised Officer
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सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam

South	1st item land & part railway society building
West	Vacant land of Pilla Appala Raj Kumar
North	Houses in Railway society layout (Srinagar)

Total 508 Sq. yds in item 3 & 4 in S. No. 104/2 under Doc. No. 5292/2021dt.22.09.2021
Item 1(for Doc No:5292/2021):
72 Sq yds in S. No. 104/2 with following boundaries (Doc. No. 5292/2021)
Boundaries:

Direction	Boundaries
East	Railway Society building
South	Road
West	Raliway Track
North	2nd item land

Item 2(for Doc No:5292/2021):
436 Sq yds in S. No. 104/2 with following boundaries (Doc. No. 5292/2021)
Boundaries:

Direction	Boundaries
East	Vacant land of Pilla Satish
South	1st item land & part railway society building
West	Raliway Track
North	Houses in Railway society layout (Srinagar)

Total area admeasuring to 1048 Sq. Yds. for Document No: 5291/2021 & 5292/2021 on the name of Mr. Porupu Reddy Ramana

Schedule of the Mortgaged Property 02:
(Registered Sale Deed.No: 3271/2021, Property Owned by: Mr. Anurag Kumar Paul & Mrs. Radhika Paul)
All that part and parcel of the property consisting of site measuring 533.33 Sq. Yds or 445.95 Sq. Mts bearing Plot no. 6 of "Green City" project together with 3546 Sft Duplex house therein bearing D. No 31-51-5/6, Old Assessment No. 226517, New Assessment No. 1086349776, Ward No. 58, Zone V, Current Service Meter No. GC/WC-EC/T.RAM PRASAD/6 covered by Survey No. 2/1 to 2/19, 3/1 to 3/18, 4/1 to 4/14, 5/2B, 5/3B1, 5/3B2, 5/4B, 5/5B, 5/6B, 5/7B, 5/8, 5/11B, 7/1 to 7/12 of Tunglam Village Gajuwaka Mandal within GVMC limits and Gajuwaka SRO of Visakhapatnam Dist.

Boundaries:

Direction	Boundaries
East	Plot No 12
South	Plot No 5
West	40 feet wide road
North	Plot No 7

List of Encumbrances: All the above properties were mortgaged to Union Bank of India.

For detailed terms and conditions of the sale, please refer to the link provided in https://www.unionbankofindia.bank.in/auction-property/viewauctionproperty.aspx. The same is also enclosed herewith.

Place : Visakhapatnam
Date : 02.11.2026

FOR UNION BANK OF INDIA
AUTHORISED OFFICER

मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager/ Authorised Officer
यूनियन बैंक ऑफ इंडिया/UNION BANK OF INDIA
सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam

Encl: Terms of sale

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower, Co-Applicant and Guarantor

Borrower	1	1.1 M/s. Hayagreevaya Metal Industries, Prop: Mr. Anurag Kumar Paul, Plot No.234/1, 100 feet Road, D Block, Industrial Development Area, Auto Nagar, Visakhapatnam - 530012. Ph: 86889 90078	1.1.M/s. Hayagreevaya Metal Industries, Prop: Mr. Anurag Kumar Paul, Plot No.33, D Block, Industrial Development Area, Auto Nagar, Visakhapatnam - 530012. Ph: 86889 90078	1.2.Mr. Anurag Kumar Paul, Flat No. 504, 5th Floor, Green City Towers, Vadlapudi, Duvvada, Visakhapatnam - 530048 Ph: 86889 90078
		1.2 Mr. Anurag Kumar Paul, Plot no. 6 (Villa No 6), Green City, D. No 31-51-5/6, Vadlapudi, Tunglam Village, Gajuwaka, GVMC Visakhapatnam 530 046 Ph: 86889 90078		
Guarantor	2	2.1 Mrs.Radhika Paul, Flat No. 504, 5th Floor, Green City Towers, Vadlapudi, Duvvada, Visakhapatnam - 530048 Ph: 93474 14008	2.1 Mrs.Radhika Paul, Plot no. 6 (Villa No 6), Green City, D. No 31-51-5/6, Vadlapudi, Tunglam Village, Gajuwaka, GVMC Visakhapatnam 530 046 Ph: 93474 14008	2.2 Mr. Porupureddy Ramana, C/o P Krishnamma, Plot No. 45, Employee Welfare Colony, Vizianagaram, Andhra Pradesh - 535002 Ph: 9505091096, 9866091096

2. Name and address of the Secured Creditor:	Union Bank of India, Seethammadhara Branch D.No.51-1-2/1, Union Bank Buildings, Adjacent to Eenadu, Opp MRO Office, Seethammadhara, Visakhapatnam 530013, Andhra Pradesh Contact no: +91 83558 05401; Email Id: ubin0805408@unionbankofindia.bank.in

3. Description of immovable secured assets to be Sold:

<u>Schedule of the Mortgaged Property 01:</u>
(Sale Deed No.5291/2021 & 5292/2021, SRO Pedagantyada, Property Owned by: Mr. Porupu Reddy Ramana)

All that piece and parcel of Residential Open plot at Old SNo. 96, New SNo. 104/2 Part, Gajularega Village & Gram Panchayat, Srinagar Colony, Vizianagaram Mandal, Vizianagaram District having total area admeasuring 1048 Sq. Yds (540+508). and bounded by

Total 540 Sq. yds in item 1 & 2 in S. No. 104/2 under Doc. No. 5291/2021dt.22.09.2021

Item 1(for Doc No:5291/2021):
60 Sq yds in S. No. 104/2 with following boundaries (Doc. No. 5291/2021)
Boundaries:

Direction	Boundaries
East	Vacant land of M Achi babu & others
South	Road
West	Railway Society building
North	2nd item land

Item 2(for Doc No:5291/2021):
480 Sq yds in S. No. 104/2 with following boundaries (Doc. No. 5291/2021)

मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager/ Authorised Officer
यूनियन बैंक ऑफ इंडिया/UNION BANK OF INDIA
सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam

Boundaries:

Direction	Boundaries
East	Vacant land of M Achi babu & others
South	1st item land & part railway society building
West	Vacant land of Pilla Appala Raj Kumar
North	Houses in Railway society layout (Srinagar)

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Direction	Boundaries
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South	1st item land & part railway society building
West	Raliway Track
North	Houses in Railway society layout (Srinagar)

Total area admeasuring to 1048 Sq. Yds. for Document No: 5291/2021 & 5292/2021 on the name of Mr. Porupu Reddy Ramana

Schedule of the Mortgaged Property 02:
(Registered Sale Deed.No: 3271/2021, Property Owned by: Mr. Anurag Kumar Paul & Mrs. Radhika Paul)

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Boundaries:

Direction	Boundaries
East	Plot No 12
South	Plot No 5
West	40 feet wide road
North	Plot No 7

4.The details of encumbrances, if any known to the Secured Creditor	Deposit of title deeds dt 29.12.2022 for Rs.6,80,00,000.00 vide doc no.7718/2022 at SRO Vizianagaram to Union Bank of India (for Property No 01) and Deposit of title deeds dt 28.12.2022 for Rs.6,80,00,000.00 vide doc no.7024/2022 at SRO Pedagantyada to Union Bank of India (for Property No 02)
5. Details of Stay / Status Quo/ Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc.	OS No 52/2025 pending with Hon'ble III Addl Dist Judge Court, Vizianagaram against Property No 01 & SA No 512/2025 peding with Hon'ble DRT, Visakhapatnam against Property No 01.

मुख्य प्रबंधक / अधिकृत अधिकारी
Chief Manager/ Authorised Officer
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सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam

6. Last date for submission of EMD	EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction as per clause 7 below. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch.
7. Date & Time of auction	**26.11.2026 from 12:00 Noon to 05:00 PM** (with 10 minutes unlimited auto extensions) Eauction website- https://baanknet.com
8.The secured debt for the recovery of which the immovable secured asset is to be sold:	₹ 5,03,51,877.05 (Rupees Five Crores Three Lakhs Fifty One Thousand Eight Hundred Seventy Seven and Paise Five Only) together with contractual rate of interest from 01.05.2026 with monthly/quarterly rests as per the terms and conditions of loan documents executed and costs & expenses.

9.1 Reserve price for the properties below which the immovable property may not be sold:

Property	Reserve price
Property 1	₹ 1,69,50,000.00 Lakhs (Rupees One Crore Sixty Nine lakh and Fifty Thousand Only)
Property 2	₹ 2,21,50,000.00 Lakhs (Rupees Two Crore Twenty One Lakh Fifty Thousand Only)

9.2 EMD Payable

Property	EMD price
Property 1	₹ 16,95,000.00 Lakhs (Rupees Sixteen Lakhs Ninty Five Thousand Only)
Property 2	₹ 22,15,000.00 Lakhs (Rupees Twenty Two Lakhs Fifteen Thousand Only)

10.1 Registration

The Online E-Auction will be held through web portal/website https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers required to register through https://baanknet.com (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website

10.2 KYC Verification

While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance.

10.3 EMD Payment

On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders / purchasers will not be allowed to bid the property.

10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in https://ibapi.in). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction.

10.5 Help Desk

- For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com.
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page

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सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam

of https://baanknet.com

- For auction related queries e-mail ubin0805408@unionbankofindia.bank.in or contact 83558 05401 or 9160912300

10.6 Steps Involved

- Register on https://baanknet.com using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

Bidders are advised to go through the website: https://baanknet.com and https://www.unionbankofindia.bank.in/auction-property/viewauctionproperty.aspx for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the eBidding Process.

11. The intending bidders may, if they choose, after taking prior appointment from the Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

12. In case of bidding, the bid increment shall not be less than

Property	Bid Increment price
Property 1	₹ 1,69,500.00 Lakhs (Rupees One Lakh Sixty Nine Thousand Five Hundred Only)
Property 2	₹ 2,21,500.00 Lakhs (Rupees Two Lakhs Twenty One Thousand Five Hundred Only)

in excess of highest bid amount or the immediately preceding bid, as the case may be with multiple increment value of ₹ 1,69,500.00 Lakhs (Rupees One Lakh Sixty Nine Thousand Five Hundred Only) for Property 1 and ₹ 2,21,500.00 Lakhs (Rupees Two Lakhs Twenty One Thousand Five Hundred Only) for Property 2. Invariably, the first bid of the property/ies will be Reserve Price + one Increment. This amount will be the minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favour of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor.

14. Bids once made shall not be cancelled or withdrawn. 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 bidder.

मुख्य प्रबंधक / प्राधिकृत अधिकारी
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15. The successful bidder so declared by the Authorised Officer shall deposit 25% of the Sale Price (inclusive of EMD), immediately on the sale day or not later than next working day with the Bank in the account bearing Number 054011980050000 IFSC code UBIN0805408 and the balance 75% of the Sale Price on or before 15th day of confirmation of Sale or within such extended period as agreed upon in writing between the secured creditor and the purchaser, in any case not exceeding 3 months. In the event of failure to tender 25% (15%+EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by the bidder shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the secured creditor and the purchaser (not exceeding 3 months) the amount already deposited by the auction purchaser shall be forfeited and the property shall forthwith be sold again and the defaulting purchaser shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

16. The Authorised Officer may, where the property sold is subject to any encumbrances, if he thinks fit, allow the purchaser to deposit with him the money required to discharge the encumbrances and any interest due thereon together with such additional amount that may be sufficient to meet the contingencies or further costs, expenses and interest as may be determined by him.
On such deposit of money for discharge of encumbrances, the Authorised Officer may issue or cause the purchaser to issue the notices to the persons interested in or entitled to the money deposited with him and take steps to make the payment accordingly.

17. On confirmation of sale by the secured creditor and if the terms of payment have been complied with by the successful bidder, the Authorised Officer shall issue a certificate of sale of immovable property in favour of the purchaser in Appendix-V to the Security Interest (Enforcement) Rules, 2002

18. Legal charges for registration of sale certificate, stamp duty, registration charges and other incidental charges as applicable shall be borne by the successful bidder only.

19. As per provision of Section 194-IA of Income Tax Act, 1961, TDS @ 1 % will be applicable on the sale proceeds or stamp duty value of such property, whichever is higher, where either sale proceeds or stamp duty value is Rs. 50,00,000/-(Rupees fifty lakhs) and above. The successful bidder/ purchaser shall deduct the TDS from the sale price and deposit the same with the Income Tax Department quoting Bank's name and PAN as a seller and submit the original receipt of the TDS certificate to the Bank (Applicable for immovable property, other than Agricultural land). In case of movable/plant & machinery/stocks/goods etc. GST charges will be applicable as per the prescribed norms over & above the sale price.

20. The Authorised Officer will deliver the property on the basis of symbolic/physical possession taken on as is where is basis to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.

21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.

22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorised Officer in favour of successful bidder. The unsuccessful bidder is required to place request for refund with https://baanknet.com The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.

24. 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 Bank shall be final. In such an eventuality, the Bank shall in its sole discretion be

मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager/ Authorised Officer
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सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam

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
25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.
26. The above movable/immovable secured assets will be sold in "As is where is", "As is What is" and "whatever there is" condition.
27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues and other dues if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the claims / rights/ dues affecting the property, 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 to sell the property. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.

Place : Visakhapatnam
Date : 02.11.2026

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager/ Authorised Officer
यूनियन बैंक ऑफ इंडिया/UNION BANK OF INDIA
सीतम्मधारा / Seethammadhara-05491
विशाखपट्टणम / Visakhapatnam