THE TERMS AND CONDITIONS OF THE AUCTION SALE:

PROPERTY WILL BE SOLD ON 'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' BASIS:

1	Name and address of the Borrower	**Kanchipuram Murugan Silks Pvt. Ltd,** Regd.Off & Admn. Office: Sy.No. 315/2, Main Road, KLM Back Side, Chanda Nagar, Hyerabad-500032.
2	Name and address of Branch, the Secured Creditor	Stressed Assets Management Branch-II, State Bank of India, Hyderabad, D.No: 3-4-1013/A, 1ST Floor, CAC, TSRTC Bus Station, Kachiguda, Hyderabad - 500 027 Email ID of the Bank: sbi.18359@sbi.co.in
3	Description of the immovable secured assets to be sold.	1) (a):All that the entire first floor of the house bearing No.4-1-91/26/C to 4-1-91/26/6 with plinth area of 3594.57 Sq. Ft and common area 899 Sq.Ft together with an undivided share of land admeasuring 80 Sq.yards or 66.8 Sq.Mtrs out of total land admeasuring 566.6 Sq.Yards or 473.67 Sq.Mtrs, constructed on plot No.26 part, in Sy.No.204/A situated at Nacharam under GHMC Kapra Circle, Uppal Mandal, Medchal-Malkajgiri District belonging to Lakshmi Sujatha Tummala registered vide Partition Deed Doc.No.5882/2018 dated 28.03.2018 1) (b): All that the entire Second floor of the house bearing No.4-1-91/26/C to 4-1-91/26/6, with plinth area of 3594.57 Sq. Ft and common area 899 Sq.Ft together with an undivided share of land admeasuring 80 Sq.yards or 66.8 Sq.Mtrs out of total land admeasuring 566.6 Sq.Yards or 473.67 Sq.Mtrs, constructed on plot No.26 part, in Sy.No.204/A situated at Main Road, Nacharam under GHMC Kapra Circle, Uppal Mandal, Medchal-Malkajgiri District belonging to Lakshmi Sujatha Tummala registered vide Partition Deed Doc.No.5882/2018 dated 28.03.2018 1)(c):All that the entire Third floor of the house bearing No.4-1-91/26/C to 4-1-91/26/6, with plinth area of 3594.57 Sq.Ft and common area 899 Sq.Ft together with an undivided share of land admeasuring 80 Sq.yards or 66.8 Sq.Mtrs out of total land admeasuring 566.6 Sq.Yards or 473.67 Sq.Mtrs, constructed on plot No.26 part, in Sy.No.204/A situated at Main Road, Nacharam under GHMC Kapra Circle, Uppal Mandal, Medchal-Malkajgiri District belonging to Lakshmi Sujatha Tummala registered vide Partition Deed Doc.No.5882/2018 dated 28.03.2018
4	Details of the encumbrances known to the secured creditor	The Bank took physical possession of the Properties on 07.09.2026
5	The secured debt for recovery of which the property is to be sold	Rs.12,81,23,132/- (Rupees Twelve Crores Eighty One Lakhs Twenty Three Thousand One Hundred Thirty Two Only) as on 22.11.2026 + interest at contractual rate from 23.11.2026 with incidental expenses, costs, charges etc,
6	Deposit of earnest money	EMD details of the proposed auction properties:



<table>
<tr><td></td><td></td><td>
<table>
<tr><th>S. No</th><th>Property to be auctioned</th><th>Reserve Price below which the property will not be sold (in Rs.)</th><th>Earnest Money Deposit (in Rs.)</th><th>Bid Increment (in Rs.)</th></tr>
<tr><td>1</td><td>Property 1 (a, b & c)</td><td>8,51,00,000</td><td>85,10,000</td><td>2,00,000</td></tr>
</table>
</td></tr>
<tr><td>7</td><td>Reserve price of the secured assets:

Bank account in which EMD to be remitted.

Last Date and Time within which EMD to be remitted:</td><td>Reserve Price & EMD details of the proposed auction properties:
<table>
<tr><th>S. No</th><th>Property to be auctioned</th><th>Reserve Price below which the property will not be sold (in Rs.)</th><th>Earnest Money Deposit (in Rs.)</th><th>Bid Increment (in Rs.)</th></tr>
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</table>
The Bidders should get themselves registered on https://BAANKNET.com 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 (>=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.

Time: up to 2.00 P M Date: 15.12.2026</td></tr>
<tr><td>8</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 Authorized 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.</td></tr>
<tr><td>9</td><td>Time and place of public e-Auction or time after which sale by any other mode shall be completed.</td><td>
<table>
<tr><th>Property No</th><th>Date</th><th>Time</th><th>Remarks</th></tr>
<tr><td>Property 1 (a, b & c)</td><td>15.12.2026</td><td>3.00 PM to 5.00 PM</td><td>With unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded</td></tr>
</table>
</td></tr>
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<tr><td></td><td></td><td></td></tr>
<tr><td>10</td><td>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</td><td>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. Phone No.040-29807107, bidders can contact the Bank's approved service provider M/s PSB Alliance at the web portal https://BAANKNET.com, Help line +918291220220, e-mail-support.BAANKNET@psballiance.com, prior to the date of e-auction.

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. https://bank.sbi/, www.sbi.co.in 2. https://BAANKNET.com</td></tr>
<tr><td>11</td><td>(i) Bid increment amount:

(ii)Auto extension: _____ times. (limited / unlimited)

(iii)Bid currency & unit of Measurement</td><td>Bid increment amount details :
<table>
<tr><th>S. No</th><th>Property to be auctioned</th><th>Reserve Price below which the property will not be sold (in Rs.)</th><th>Earnest Money Deposit (in Rs.)</th><th>Bid Increment (in Rs.)</th></tr>
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</table>
Unlimited extensions of 10 minutes each
INR</td></tr>
<tr><td>12</td><td>Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number</td><td>Date & Time of inspection of the Property: From 01.12.2026 to 14.12.2026 Between 11.00 A.M. and 4.00 P.M on working days. with prior appointment

1) Shri. P Lakshminarayana, Authorised Officer and AGM: Mob No: 9121601312

2) Shri S R P Srinivas, CM & CO, Mob. No. 9949116911</td></tr>
<tr><td>13</td><td>Other Conditions of e-Auction Sale.</td><td>(a) The Bidders should get themselves registered on https://BAANKNET.com using their mobile number and email-id. As a part of e-KYC the documents will be verified by system. The registration process takes minimum of two working days. (Registration process is detailed on the above website). The intending Bidders/Purchasers has 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 (>=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</td></tr>
</table>

		b).The Bank / Authorized Officer has taken Physical possession of the properties put on sale. c) To the best of knowledge and information of the Authorized 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 Authorized 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. d) 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 Authorized Officer/ Secured Creditor. e).The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded without any interest. 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 Authorized Officer i.e. before closure of business hours on the same day or not later than next working day and the balance 75% of the sale price on or before 15th day from confirmation of sale, default in deposit of any of the abovementioned amount(s) within the period stipulated herein by the successful bidder would entail forfeiture of the entire money already deposited and Properties shall be put to auction again and the defaulting bidder shall have no claim/ right in respect of Properties/ amount deposited. f).The Authorized 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

भारतीय स्टेट बैंक/SBI 18359 Br.-II, HYD. त.आ.प्र.शा-II, हैदराबाद

		proceedings at any stage without assigning any reason there for. g).The Certificate of Sale will be issued in the form given in Appendix III (for movable assets i.e., Plant & Machinery and other movable assets) and the Sale Certificate will be issued in the form of 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). h).The sale shall be subject to provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002. i).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. j).Where the sale price of any immovable property is Rs.50.00 Lakh or above, 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. k).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 Authorized Officer of State Bank of India, Stressed Assets Management Branch-II, 1st Floor, D. No.3-4-1013/A, 1st Floor, CAC,TSRTC Bus Station, Kachiguda, Hyderabad by 15.12.2026 up to 2.00 P.M. In case of joint bidders, an authorization letter signed by all the bidders authorizing actual bidder (one among them who is holding a valid Digital Signature Certificate) to submit and participate in the bid on their behalf should be attached to the bid form. Similarly, in case the bidder is a company/LLP, a copy of the resolution passed by the Board of Directors authorizing the actual bidder, who is holding a valid Digital Signature, to submit and participate in the bid on its behalf should be attached. In case of Partnership/AOP/Trust, a letter of authorization in favour of a person authorizing him (who is holding a valid Digital Signature Certificate) to submit and participate in the bid on their behalf should be attached to the bid form. l).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.

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		m).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. n).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. o).Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. p) .The Authorized Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. q) The EMD of the unsuccessful bidder will be refunded to their respective Account Numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). r).The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the Secured Creditor. s).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. t).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. u).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 Authorized 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.

कृते भारतीय स्टेट बैंक / For STATE BANK OF INDIA

सहायक महाप्रबंधक & प्राधिकृत अधिकारी
Asst. General Manager & Authorised Officer
एस ए एम शाखा, हैदराबाद / SAM Br-II, Hyderabad

Place: Hyderabad.
Date: 23.11.2026

AUTHORISED OFFICER

भारतीय स्टेट बैंक / SBI ★ SAM Br.-II, HYD. ★ 18359 एसएएम शा-II, हैदराबाद