

आस्ति वसूली शाखा Asset Recovery Branch
Door No 26-15-150 Andhra Bank Building Changalraopeta
विशाखपट्टणम VISAKHAPATNAM 530001

Telephone No.0891-2537782 ई मेल email: ubin0817295@unionbankofindia.bank

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 Securitization 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.

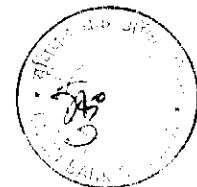
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to Union Bank of India, the Physical possession of which has been taken by the Authorised Officer of Union Bank Of India (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **28.10.2026** for recovery of **Rs.1,88,10,757.92 (Rupees One Crore Eighty Eight Lakh Ten Thousand Seven Hundred Fifty Seven and Paise Ninety Two Only)** together with contractual rate of interest as stated above as of 30.09.2026 plus further interest, costs and charges due to the Union Bank of India from Borrower/Guarantor:

Borrowers:

1. M/s Sri Ayyappa Enterprises, Address 1: Proprietor: Mr. Dwarampudi Saiyeesh Reddy, Cookwear Manufacturing, S No 90/1,93/1, Rampuram, Pendurthi, Visakhapatnam.	2. M/s Sri Ayyappa Enterprises, Address 2: Proprietor: Mr. Dwarampudi Saiyeesh Reddy, Plot No 39, APIIC, Aganampudi Industrial Park, Visakhapatnam-530046.
Proprietor: Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. MIG-II-352, Rajiv Nagar, Kurmanapalem, Visakhapatnam-530046	

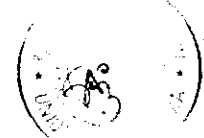
Guarantors:

Mrs. Lakshmi Bhayi Dwarampudi, W/o Late Satyanarayana Reddy Flat No.102, Ground Floor, Sri Sai Apartment, Vayuputra layout, Bakkanapalem, Madhurwada, Visakhapatnam-530028	
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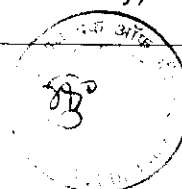


The details of the Reserve price of the secured assets and earnest money deposit are mentioned below:

Description of Immovable Properties	Reserve Price/EMD/Bid Increment								
1. All that the vacant Plot No.538, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34, Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by: <table border="1" data-bbox="156 629 884 770"> <tr> <td>East</td><td>Plot No 539</td></tr> <tr> <td>South</td><td>Layout Road</td></tr> <tr> <td>West</td><td>Layout Road</td></tr> <tr> <td>North</td><td>Plot No 537</td></tr> </table>	East	Plot No 539	South	Layout Road	West	Layout Road	North	Plot No 537	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only) EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value) Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Plot No 539								
South	Layout Road								
West	Layout Road								
North	Plot No 537								
2. All that the vacant Plot No.543, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by: <table border="1" data-bbox="156 1046 954 1191"> <tr> <td>East</td><td>Property of Secure Investment Making Services</td></tr> <tr> <td>South</td><td>Plot No.556</td></tr> <tr> <td>West</td><td>Plot No.544</td></tr> <tr> <td>North</td><td>Layout Road</td></tr> </table>	East	Property of Secure Investment Making Services	South	Plot No.556	West	Plot No.544	North	Layout Road	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only) EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value) Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Property of Secure Investment Making Services								
South	Plot No.556								
West	Plot No.544								
North	Layout Road								
3. All that the vacant Plot No.544, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by: <table border="1" data-bbox="156 1462 877 1612"> <tr> <td>East</td><td>Plot No.543</td></tr> <tr> <td>South</td><td>Plot No.555</td></tr> <tr> <td>West</td><td>Plot No.545</td></tr> <tr> <td>North</td><td>Layout Road</td></tr> </table>	East	Plot No.543	South	Plot No.555	West	Plot No.545	North	Layout Road	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only) EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value) Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Plot No.543								
South	Plot No.555								
West	Plot No.545								
North	Layout Road								
4. All that the vacant Plot No.545, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by: <table border="1" data-bbox="156 1879 874 2024"> <tr> <td>East</td><td>Plot No.544</td></tr> <tr> <td>South</td><td>Plot No.554</td></tr> <tr> <td>West</td><td>Plot No.546</td></tr> <tr> <td>North</td><td>Layout Road</td></tr> </table>	East	Plot No.544	South	Plot No.554	West	Plot No.546	North	Layout Road	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only) EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value) Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Plot No.544								
South	Plot No.554								
West	Plot No.546								
North	Layout Road								



Description of Immovable Properties	Reserve Price/EMD/Bid Increment								
5.All that the vacant Plot No.553, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by: <table border="1" data-bbox="153 517 879 667"> <tr><td>East</td><td>Plot No.554</td></tr> <tr><td>South</td><td>Layout Road</td></tr> <tr><td>West</td><td>Plot No.552</td></tr> <tr><td>North</td><td>Plot No.546</td></tr> </table>	East	Plot No.554	South	Layout Road	West	Plot No.552	North	Plot No.546	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only) EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value) Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Plot No.554								
South	Layout Road								
West	Plot No.552								
North	Plot No.546								
6.All that the vacant Plot No.554, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District Bounded by: <table border="1" data-bbox="153 898 871 1048"> <tr><td>East</td><td>Plot No.555</td></tr> <tr><td>South</td><td>Layout Road</td></tr> <tr><td>West</td><td>Plot No.553</td></tr> <tr><td>North</td><td>Plot No.545</td></tr> </table>	East	Plot No.555	South	Layout Road	West	Plot No.553	North	Plot No.545	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only) EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value) Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Plot No.555								
South	Layout Road								
West	Plot No.553								
North	Plot No.545								
7.All that the vacant Plot No.555, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by: <table border="1" data-bbox="153 1317 863 1473"> <tr><td>East</td><td>Plot No.556</td></tr> <tr><td>South</td><td>Layout Road</td></tr> <tr><td>West</td><td>Plot No.554</td></tr> <tr><td>North</td><td>Plot No.544</td></tr> </table>	East	Plot No.556	South	Layout Road	West	Plot No.554	North	Plot No.544	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only) EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value) Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Plot No.556								
South	Layout Road								
West	Plot No.554								
North	Plot No.544								
8.All that the vacant Plot No.559, admeasuring 111.11 Sq.yds in part of Sy.no. 94/39 and Part of Sy. No.94/40 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by: <table border="1" data-bbox="153 1727 855 1899"> <tr><td>East</td><td>Plot No.558</td></tr> <tr><td>South</td><td>Plot No.570</td></tr> <tr><td>West</td><td>Plot No.560</td></tr> <tr><td>North</td><td>Layout Road</td></tr> </table>	East	Plot No.558	South	Plot No.570	West	Plot No.560	North	Layout Road	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only) EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value) Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Plot No.558								
South	Plot No.570								
West	Plot No.560								
North	Layout Road								
9.All that the vacant Plot No.560, admeasuring 111.11 Sq.yds in part of Sy.no. 94/39 and Part of Sy. No.94/40 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram	Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)								

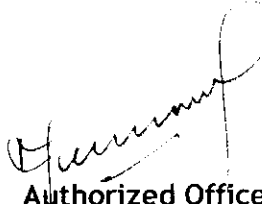


Description of Immovable Properties		Reserve Price/EMD/Bid Increment
District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.		EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value)
Bounded by:		Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
East	Plot No.559	
South	Plot No.569	
West	Plot No.561	
North	Layout Road	
10. All that the vacant Plot No.571, admeasuring 111.11 Sq.yds in part of Sy.no. 94/39, Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.		Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)
Bounded by:		EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value)
East	Plot No.572	Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
South	Layout Road	
West	Plot No.570	
North	Plot No 558	
11. All that the vacant Plot No.572, admeasuring 111.11 Sq.yds in part of Sy.no. 94/39, Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.		Reserve Price: Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)
Bounded by:		EMD: Rs.28,000/- (Rupees Twenty Eight Thousand Only) (Rounded to nearer value)
East	Property of Secure Investment Making Services	Bid Increment: Rs.2,800/- (Rupees Two Thousand Eight Hundred Only)
South	Layout Road	
West	Plot No.571	
North	Plot No 557	

There are no encumbrances known to the Bank on the property.

- Online E-Auction will be held through web portal/website <https://baanknet.com>
- For Registration and Login and Bidding Rules and Terms and Conditions of Sale visit <https://baanknet.com> (Buyer Registration - link provided in the home page of the website)
- Terms and Conditions of E-auction sale are available in bank's website www.unionbankofindia.co.in

Place: Visakhapatnam
Date: 08.10.2026

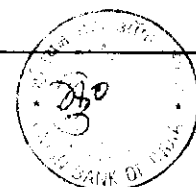

Authorized Officer
Union Bank of India, Asset Recovery Branch

आस्तिवसूलीशाखा Asset Recovery Branch
Door No 26-15-150 Union Bank Building, Changalraopeta
विशाखपट्टणम VISAKHAPATNAM 530001

Telephone No.0891-2537782 ईमेल email: ubin0817295@unionbankofindia.bank.in

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower	1. M/s Sri Ayyappa Enterprises, Address 1: Proprietor: Mr. Dwarampudi Saiyeesh Reddy, Cookwear Manufacturing, S No 90/1,93/1, Rampuram, Pendurthi, Visakhapatnam. 2. M/s Sri Ayyappa Enterprises, Address 2: Proprietor: Mr. Dwarampudi Saiyeesh Reddy, Plot No 39, APIIC, Aganampudi Industrial Park, Visakhapatnam- 530046. 3). Proprietor: Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. MIG-II-352, Rajiv Nagar, Kurmanapalem, Visakhapatnam-530046								
Name and address of the Co-Applicant	Not Applicable								
Name and address of the Guarantor	1. Mrs. Lakshmi Bhayi Dwarampudi, W/o Late Satyanarayana Reddy Flat No.102, Ground Floor, Sri Sai Apartment, Vayuputra layout, Bakkanapalem, Madhurwada, Visakhapatnam-								
2. Name and address of the Secured Creditor	Originally sanctioned by AU Campus Branch, Visakhapatnam "Now transferred to Asset Recovery Branch, Door No 26- 15-, Andhra Bank Building, Changalraopeta, VISAKHAPATNAM 530001. Tel No. 0891-2537782 email: ubin0817295@unionbankofindia.bank.in								
3. Description of immovable secured assets to be Sold:									
1. All that the vacant Plot No.538, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34, Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">East</td><td>Plot No 539</td></tr> <tr> <td>South</td><td>Layout Road</td></tr> <tr> <td>West</td><td>Layout Road</td></tr> <tr> <td>North</td><td>Plot No 537</td></tr> </table> 2.All that the vacant Plot No.543, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy. Bounded by:		East	Plot No 539	South	Layout Road	West	Layout Road	North	Plot No 537
East	Plot No 539								
South	Layout Road								
West	Layout Road								
North	Plot No 537								



East	Property of Secure Investment Making Services
South	Plot No.556
West	Plot No.544
North	Layout Road

3.All that the vacant Plot No.544, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.

Bounded by:

East	Plot No.543
South	Plot No.555
West	Plot No.545
North	Layout Road

4.All that the vacant Plot No.545, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.

Bounded by:

East	Plot No.544
South	Plot No.554
West	Plot No.546
North	Layout Road

5.All that the vacant Plot No.553, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.

Bounded by:

East	Plot No.554
South	Layout Road
West	Plot No.552
North	Plot No.546

6.All that the vacant Plot No.554, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District

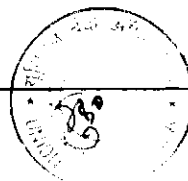
Bounded by:

East	Plot No.555
South	Layout Road
West	Plot No.553
North	Plot No.545

7.All that the vacant Plot No.555, admeasuring 111.11 Sq.yds in part of Sy.no. 94/34 and Part of Sy. No.94/38 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.

Bounded by:

East	Plot No.556
South	Layout Road
West	Plot No.554
North	Plot No.544



8.All that the vacant Plot No.559, admeasuring 111.11 Sq.yds in part of Sy.no. 94/39 and Part of Sy. No.94/40 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.

Bounded by:

East	Plot No.558
South	Plot No.570
West	Plot No.560
North	Layout Road

9.All that the vacant Plot No.560, admeasuring 111.11 Sq.yds in part of Sy.no. 94/39 and Part of Sy. No.94/40 Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.

Bounded by:

East	Plot No.559
South	Plot No.569
West	Plot No.561
North	Layout Road

10. All that the vacant Plot No.571, admeasuring 111.11 Sq.yds in part of Sy.no. 94/39, Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.

Bounded by:

East	Plot No.572
South	Layout Road
West	Plot No.570
North	Plot No 558

11. All that the vacant Plot No.572, admeasuring 111.11 Sq.yds in part of Sy.no. 94/39, Ward no.1. Block no.1, Ravichettu Street, Tajbabanagar, Jarajapupeta Village, Nellimarla panchayat and Mandal, Vizianagaram District belongs to Mr. Dwarampudi Saiyeesh Reddy, S/o Satyanarayana Reddy.

Bounded by:

East	Property of Secure Investment Making Services
South	Layout Road
West	Plot No.571
North	Plot No 557

4.The details of encumbrances, if any known to the Secured Creditor

Nil

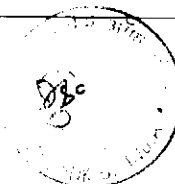
5. Details of Stay /Status Quo /Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc.

Nil

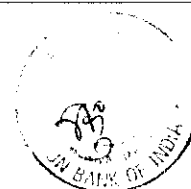
6. Last date for submission of EMD

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	28-10-2026, Wednesday from 12.00 Noon to 05.00 pm (with 10 min unlimited auto extensions) E-auction website- https://baanknet.com																						
8.The secured debt for the recovery of which the immovable secured asset is to be sold:	Total dues of Rs.1,88,10,757.92 (Rupees One Crore Eighty Eight Lakh Ten Thousand Seven Hundred Fifty Seven and Paise Ninety Two Only) together with contractual rate of interest as stated above as of 30.09.2026 plus further interest, costs and charges due to the Union Bank of India.																						
9.1. Reserve price for the property / Properties below which the property will not be sold:	Reserve price for the properties: <table border="1"> <tr> <td>Property No. 1</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 2</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 3</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 4</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 5</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 6</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 7</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 8</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 9</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 10</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> <tr> <td>Property No. 11</td><td>Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)</td></tr> </table> Properties below which the property will not be sold: Reserve Price plus one bid increment for each property 10% of Reserve Price mentioned above.	Property No. 1	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 2	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 3	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 4	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 5	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 6	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 7	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 8	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 9	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 10	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)	Property No. 11	Rs.2,76,000/- (Rupees Two Lakh Seventy Six Thousand Only)
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9.2. EMD Payable																							
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.																							
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 of <https://baanknet.com>
- For auction related queries e-mail to ubin0817295@unionbankofindia.bank.in or contact **9324517291**

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 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.co.in/auction-property/view-auction-property.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 after the closing of the e-Bidding Process.

11. The intending bidders may, if they choose, after taking prior appointment from the Authorized 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.

12a. In case of bidding, the bid increment shall not be less than the bid increment value of Rs 2,800/- (Rupees Two thousand Eight hundred only), in excess of highest bid amount or the immediately preceding bid, as the case may be with multiple increment of bid increment value of Rs 2,800/- (Rupees Two Thousand Eight Hundred only).

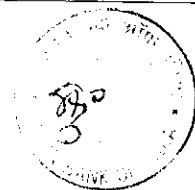
12b. Invariably, the first bid of the property/ies will be Reserve Price+ one increment. This amount will be the minimum bid amount to participate in bidding process.

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.

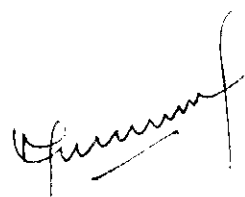
15. The successful bidder so declared by the Authorized Officer shall deposit 25% of the Sale Price (inclusive of EMD) in Cash/DD/RTGS/NEFT/Internet transfer/Cheque subject to realization, immediately on the sale day or not later than next working day with the Bank in the account bearing number **172911980050000 in the Name of INWARD RTGS, IFSC: UBIN0817295** 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 him 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 Authorized 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 Authorized 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 Authorized Officer shall issue a certificate of sale of immovable property in favor of the purchaser in Appendix-V to the Security Interest (Enforcement) Rules, 2002.
18. Legal charges for conveyance, 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 Authorized Officer will deliver the property on the basis of 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 Authorized Officer in favor 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 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 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, maintenance charges and other dues/charges if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorized Officer, there is no encumbrance on the property except as stated above in point No.4&5. 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 Authorized Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

Place : Visakhapatnam
Date : 08-10-2026



AUTHORISED OFFICER