ANNEXURE – '17 & 19'

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 Axora Resources Limited (ARL)** Regd office: No. 01, 4th Floor, A J C Bose Road, Kolkata, West Bengal-560008 **Factory at:** Sy. No. 151/1-5, Industrial Park, Routhusuramala Village Thottambedu Mandal, Chitoor District, Andra Pradesh -517642
2.	Name and address of the Guarantors/Mortgagors	**1.** Shri Vijendra Kedia, Director/Mortgagor/Guarantor Flat No. A-1202, 12th Floor, "77° Life", Divyashree Technopolis Apartments, Yemalur Road, Amani Bellandur Khane Village, Varthur Hobli, Bengaluru East Taluk, Bengaluru-560037 Smt Riddhi Kedia, Director/Guarantor Flat No. A-1202, 12th Floor, "77° Life", Divyashree Technopolis Apartments, Yemalur Road, Amani Bellandur Khane Village, Varthur Hobli, Bengaluru East Taluk, Bengaluru-560037 **2.** M/s Axora Resources Singapore Pte Ltd Rep by: Shri Vijendra Kedia Regd. Office: 60 Paya Lebar Road, #11-53, Paya Lebar Square, Singapore (409051)
3.	Name and address of Branch, the Secured Creditor s	**1. State Bank of India, SAM Branch,** 2nd Floor, Office Complex Building, SBI LHO Campus, No. 65, St. Mark's Road, Bengaluru -560 001. **2. HDFC Bank** No. 11, Divyasree Chambers, O'Shaughnessy Road, Langford Town, Shanthi Nagar, Bengaluru-560025.
4.	Description of the immovable secured assets to be sold.	**DESCRIPTION IMMOVABLE PROPERTIES**

SL No	Description of properties (Immovable/Movable Assets)
1	**Tender No. SBIN200039408813** **IMMOVABLE PROPERTY NO-1 under Pari-Passu charge with HDFC Bank:** **SCHEDULE — 'A' PROPERTY** **(Residential Land) Item No. 1 to Item No. 41** All that piece and parcel of immovable residential converted land bearing Survey Nos. 155/2A, 156, 156, 150/4, 151/3, 155/1, 155/2A, 149/3B, 150/2, 150/5A, 154, 155/2B, 156, 157/2, 157/3A, 159/1B,

				149/1, 150/3, 150/1, 160, 149/3A, 150/5B, 149/2, 150/4, 157/3B, 1.49/3C, 159/2, 151/1, 151/2, 151/4, 151/4, 151/5, 151/6, 151/7, 152, 153/1, 153/1, 153/2, 153/3, 153/4 and 151/4 totally measuring 23 Acres 5.6 Guntas of Amani Bellandur Khane Village, Varthur Hobli, Bengaluru East Taluk bearing BBMP Khata No. 248/117 together with all rights, privileges appurtenant thereto. **SCHEDULE — 'B' PROPERTY** **(Purchaser's UDI)** Undivided interest measuring **1014.40 Square Feet (94.24 Sq.mt)** in Schedule A Property. **SCHEDULE - 'C'** **(Apartment)** Apartment bearing **Unit No.B-1242** situated on the **11th Floor** of **Tower B** having Gross Saleable Area of **2536 Square Feet (235.60 Sq.mt)** constructed in the development known as **"77° Place"** along with 2 (Two) number of Car Parking Spaces and proportionate share in the all common areas of **77° Place,** with **BBMP Khata No. 241/248/117/B-1242 and PID No. 248/117/B-1242** and the said flat is standing in the name of Shri Vijendra Keida, S/o Shri Biswanath Kedia, vide Sale Deed dated 20.12.2018 and registered as Document No.MDP-1-10385/2018-19 and CD No.MDPD256 dated 20.12.2018 at SRO, Mahadevapura, Bengaluru. **Reserve Price: Rs. 4,87,00,000.00**
			2	**Tender No. SBIN200039409615** **IMMOVABLE PROPERTY NO-2 under Pari-Passu charge with HDFC Bank:** **SCHEDULE — 'A' PROPERTY** **(Residential Land) Same as Schedule A in Property No. 1 above.** **SCHEDULE —'B' PROPERTY** **(Purchaser's UDI)**

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Undivided interest measuring **1014.40 Square Feet (94.24 Sq.mt)** in Schedule A Property.

SCHEDULE - 'C'

(Apartment)

Apartment bearing **Unit No.B-1252** situated on the **11th Floor** of **Tower B** having Gross Saleable Area of **2536 Square Feet (235.60 Sq.mt)** constructed in the development known as **"77° Place"** along with 2 (Two) number of Car Parking Spaces and proportionate share in the all common areas of **77° Place,** with **BBMP Khata No. 241/248/117/B-1252 and PID No.248/117/B-1252** and the said flat is standing in the name of Shri Vijendra Keida, S/o Shri Biswanath Kedia, vide Sale Deed dated 20.12.2018 and registered as Document No.MDP-1-10387/2018-19 and CD No. MDPD256 dated 20.12.2018 at SRO, Mahadevapura, Bengaluru.

Reserve Price: Rs. 4,87,00,000.00

3 **Tender No. SBIN200039411349**

IMMOVABLE PROPERTY NO-3 under Pari-Passu charge with HDFC Bank: Factory Land & Building along with stocks, Plant & Machineries

a) Factory Land & Building:

All that piece and parcel of Factory Land and Building bearing part of Sy. Nos.

Sl. No.	Sy No	Extent in Acres
1	151/1	5.08
2	151/2	5.10
3	151/3	4.89
4	151/4	3.03
	Total	**18.10**

Undeveloped land measuring Acres 18.10 Cents (or) 73238.83 Sq. Mtrs (or) 87593.64 Sq. Yards situated at Routhsuramala (UDL), Chittoor District, standing in in the name of M/s Axora Resources Limited vide Sale Deed dated 08.08.2019 and Registered as Document No.4816/2019 dated 08.08.2019 at SRO, Renigunta, Chittoor District and bounded on:

East by : Sy. No. 150

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<table>
<tr><td></td><td></td><td>
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<tr><td></td><td>West by : TGP Canal & Sy. No. 152
North by : Sy. No. 148
South by : Sy. No. 153

b) Plant & Machineries: All the plant and machineries lying in the factory premises (for detailed P&M, refer e-auction website)
c) Stocks: All the stocks lying in the factory premises

Reserve Price: Rs. 34,12,00,000.00</td></tr>
<tr><td>4</td><td>Tender No. SBIN200039411349A
MOVABLE PROPERTY 4 under Pari-Passu charge with HDFC Bank: Plant & Machineries along with stocks lying in the factory premises of M/s Axora Resources Limited, Sy. No. 151/1-5, Industrial Park, Routhusuramala Village Thottambedu Mandal, Chitoor District, Andra Pradesh -517642

Reserve Price: Rs. 18,03,00,000.00</td></tr>
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<tr><td>5.</td><td>Details of the encumbrances known to the secured creditor.</td><td>Nil</td></tr>
<tr><td>6.</td><td>The secured debt for recovery of which the Properties are to be sold</td><td>Rs. 57,37,26,389.00 (Rupees Fifty Seven Crore Thirty Seven Lakhs Twenty-Six Thousand Three Hundred Eighty Nine Only) as on 15.10.2026 and further interest at contractual rate from 16.06.2026 with incidental expenses + costs, charges etc., towards dues of the State Bank of India and Rs. 34,40,62,882.00 (Rupees Thirty Four Crores Forty Lakhs Sixty Two Thousand Eight Hundred and Eighty Two only) as on 15.10.2026 and further interest at contractual rate from 16.06.2026 with incidental expenses + costs, charges etc., towards dues of the HDFC Bank with a total dues of Rs. 91,77,89,271.00 (Rupees Ninety One Crores Seventy Seven Lakhs Eighty Nine Lakhs Two Hundred and Seventy One only) of both banks as on 15.10.2026 and further interest at contractual rate from 16.06.2026 with incidental expenses + costs, charges etc till the realization of the dues.</td></tr>
<tr><td>7.</td><td>Deposit of earnest money</td><td>EMD:

<table>
<tr><th>Property No</th><th>Property Description</th><th>EMD in Rs</th></tr>
<tr><td>1</td><td>Flat No. B-1242 at Bengaluru</td><td>48,70,000/-</td></tr>
<tr><td>2</td><td>Flat No. B-1252 at Bengaluru</td><td>48,70,000/-</td></tr>
<tr><td>3</td><td>Factory L&B, P&M and Stocks</td><td>3,42,00,000/-</td></tr>
<tr><td>4</td><td>P&M and stocks</td><td>1,81,00,000/-</td></tr>
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<tr><td></td><td></td><td>being the 10% of Reserve price for the property to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s. PSB Alliance Pvt Ltd on its e-auction site: www.baanknet.com by means of NEFT/RTGS/ ONLINE transfer.</td></tr>
<tr><td>8.</td><td>Reserve price of the immovable/movable secured asset:

Account/ Wallet in which EMD to be remitted

Last Date and Time within which EMD to be remitted:</td><td>
<table>
<tr><th>Property No</th><th>Property Description</th><th>Reserve Price in Rs.</th><th>Last Date and Time</th></tr>
<tr><td>1</td><td>Flat No. B-1242 at Bengaluru</td><td>4,87,00,000/-</td><td>02.12.2026 up to 3.00p.m.</td></tr>
<tr><td>2</td><td>Flat No. B-1252 at Bengaluru</td><td>4,87,00,000/-</td><td>02.12.2026 up to 3.00p.m.</td></tr>
<tr><td>3</td><td>Factory L&B, P&M and Stocks</td><td>34,12,00,000/-</td><td>02.12.2026 up to 1.00p.m.</td></tr>
<tr><td>4</td><td>P&M and stocks</td><td>18,03,00,000/-</td><td>02.12.2026 up to 4.00p.m</td></tr>
</table>
Bidders' own wallet Registered with M/s PSB Alliance Pvt Ltd on its e-auction site www.baanknet.com by means of RTGS/NEFT/ONLINE transfer.
</td></tr>
<tr><td>9.</td><td>Time and manner of payment</td><td>The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited.
The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of e – Auction.
This amount should be paid through RTGS/NEFT/ONLINE transfer in favour "SBI A.R.B Customers account" to the credit of A/c No. 10416343056 with State Bank of India, Overseas Branch, Bengaluru, Branch Code: 04209, IFS Code: SBIN0004209.</td></tr>
<tr><td>10.</td><td>Time and place of public e-Auction or time after which sale by any other mode shall be completed.</td><td>E-auctions for the property will be conducted on 02.12.2026 at the below mentioned time:
<table>
<tr><th>Property No</th><th>Property Description</th><th>Auction Date and Time</th></tr>
<tr><td>1</td><td>Flat No. B-1242 at Bengaluru</td><td>On 02.12.2026, from 11.00am up to 3.00pm</td></tr>
<tr><td>2</td><td>Flat No. B-1252 at Bengaluru</td><td>On 02.12.2026, from 11.00am up to 3.00pm</td></tr>
<tr><td>3</td><td>Factory L&B, P&M and Stocks</td><td>On 02.12.2026, from 11.00am up to 2.00pm</td></tr>
</table>
</td></tr>
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		4 | P&M and stocks | On 02.12.2026, from 02.30pm up to 5.00pm For each property with unlimited extension of ten minutes for each bid if a bid is placed in the last 10 minutes of scheduled closing time of e auction and if the bidding continues, till the sale is concluded.
11.	The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	PSB Alliance Pvt Limited web portal: **www.baanknet.com**
12.	(i) Bid increment amount: (ii)Auto extension: (limited / unlimited) (iii) Bid Currency & unit of measurement	For all Movable/ Immovable properties: **Rs. 5,00,000/- (Rupees Five Lakhs Only)** Unlimited extensions of 10 minutes each Rupees INR
13.	**Date and Time** during which inspection of the movable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. **Contact person with mobile number**	**Between 11.00 AM and 4.00 PM with prior appointment.** **Sri. Raghunandan R**, AGM (CLO-2) Mobile: **9148103793** **Sri. M N Soma Sundar**, Manager, Mobile: **9448978215**
14.	Other Conditions.	(a) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of properties put on auction, approved /sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the properties, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Bank. The Authorised Officer/ Secured Creditor shall not be responsible in any

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		way for any third-party claims/rights/dues. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the properties before submission of the bid(s). **It shall be deemed that the intending bidders have done their own due diligence before submitting the tender. No conditional bid will be accepted.** The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. (b) The Bidders should get themselves registered on www.baanknet.com. by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance Pvt Ltd. well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (c) The Intending bidder should transfer the EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt Ltd at www.baanknet.com. by means of NEFT/RTGS/ Online transfer from his bank account. The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e-Auction, self-attested copies of (i) Proof of Identification (KYC) Viz ID card / Driving License /Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, SAMB, Bangalore before EMD cut off time. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (d) The Intending bidder should ensure that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s. PSB Alliance Pvt Ltd is reflecting the EMD amount to avoid any technical glitches on the day of auction. (e) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the Authorised Officer of the bank and the remaining amount i.e. 25% of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be. (f) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering. (g) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.

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		(h) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction. (i) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the properties at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder. (j) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (k) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. (l) The bid submitted without the EMD shall be summarily rejected. The properties shall not be sold below the reserve price. (m) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. (n) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance Pvt Ltd. The Bidder has to place a request with PSB Alliance Pvt Ltd for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (o) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (p) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the properties nor on any part of the sum for which may it be subsequently sold. (q) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees etc. for transfer of the properties in his/her name. (r) The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (s) In case any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the

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		Bank shall in its sole discretion be entitled to call off the sale and put the properties to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the authorised officer of the concerned bank branch only. (t) The sale certificate- in the format given in **Appendix V of Security interest enforcement Rules 2002,** shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained. (u) The Bank is not liable to pay any interest/ refund of EMD/money paid in case of any delay in issue of confirmation of Sale/ Sale Certificate by virtue of any Tribunal/ Court Order in connection with this e-auction. (v) This sale will attract the provision of sec.194-IA of the Income Tax Act. **(w) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees/GST etc. over and above the sale price for transfer of the property in his/her name. BID amount is exclusive of applicable GST, TCS and Cess, if any in case of movable assets.**

For State Bank of India

Asst Gen Manager & Authorised Officer
Stressed Asset Management Branch
Bengaluru - 560 001

Date: 17.10.2026
Place: Bengaluru

(Raghunandan K)
AGM & Authorised Officer
State Bank of India
SAMB, Bengaluru