

यूनियन बैंक
ऑफ इंडिया



Union Bank
of India

भारत सरकार का उद्यम

A Government of India Undertaking

Stressed Asset Management Branch, Hyderabad

3rd Floor, Bunglow No 109, Ne No 1-7-252 to 254, Oxford Street, SD Road,
Secunderabad-500003, Telangana.

Email: ubin0812048@unionbankofindia.bank.in, Tel No :8860700230/9608777803

By Regd.AD Post & Courier

To:

Borrowers/Mortgagors/ Guarantors

M/s.Ravindra Bharathi Educational Society

Regd office: #23/8/12, Fathekhampet, Ramesh Reddy Nagar, Nellore, Andhra Pradesh

Corporate office: Plot No.16-18, Mega Hills Colony, Madhapur, Hyderabad, Telangana

M.Subramanyam S/o M.Ankaiah

Address: 23/812, Ravindra Bharathi English Medium School, Near Water Tank, Fathekhampet, Nellore, Dargamitta, Andhra Pradesh-524003

Flat No.801, DSR Fortune Prime, Block A, Madhapur, Hyderabad-81

M.Kanthamma W/o. M Ankaiah

Address: 23/812, Ravindra Bharathi English Medium School, Near Water Tank, Fathekhampet, Nellore, Dargamitta, Andhra Pradesh-524003

M.Revanth S/o. M.Subramanyam

Address: 23/812, Ravindra Bharathi English Medium School, Near Water Tank, Fathekhampet, Nellore, Dargamitta, Andhra Pradesh-524003

D.No.7-1-215/B, Dharam Karam Road, Balkampet, Ameerpet, Hyderabad-16

M.Lalitha W/o. M.Subramanyam

Address: 23/812, Ravindra Bharathi English Medium School, Near Water Tank, Fathekhampet, Nellore, Dargamitta, Andhra Pradesh-524003

Sangam Nagaraja S/o. Sangam Subbarayudu

Address: 23/359, Thambaramvari Street, Fathekhampeta, Nellore, Andhra Pradesh-524004

S Rekha W/o. Sangam Nagaraju

Address: 23/359, Thambaramvari Street, Fathekhampeta, Nellore, Andhra Pradesh-524004

Flat No.302, 3rd floor, Jasmine Block, Nectar Garden, Madhapur, Hyderabad-500082

Revuru Babu Rao S/o Revuru Sriramulu

Address: 15-25-890, Flat No.304, Megha Nayana Apartments, Phase I and II, KPHB Colony, Kukatpally, Telangana-500072

Flat No.1109, Manjira Trinity Homes, KPHB Colony, Kukatpally, Hyderabad-72

कले यूनियन बैंक ऑफ इंडिया
For
प्रभिकृत अधिकारी
दस्तावेज
Stressed Asset Management Br. Hyderabad.

Dear Sir/Madam,

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

1. Union Bank of India, SCF Branch (account now transferred to Stressed Asset Management Branch, 3rd Floor, Bunglow No 109, New NO 1-7-252 to 254 Oxford Street, SD Road, Secunderabad -500003, Telangana), the secured creditor, caused a demand notice dated 07.02.2020 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 possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002. Possession notice dated 30.01.2025 issued by the Authorised Officer, as per Appendix IV to the Security Interest (Enforcement) Rules, 2002 was delivered to you and the same was also affixed to the properties mortgaged with the Secured Creditor, apart from publication of the same in newspapers. Please note that as per the said demand notice you were informed about your right to redeem the property within the time available under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
2. As you have failed to clear the dues of the secured creditor, the immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on 13-11-2026 from 12.00 PM to 5.00 PM by inviting Bids from the public through online mode on <https://baanknet.com>
3. The reserve Price will be Rs. 4,68,00,000/- (Rupees Four crore Sixty Eight Lakh Only)
4. For detailed Terms and Conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> and the same is also enclosed herewith.

Place: Hyderabad
Date : 17.10.2026

Encl: Sale Notice

Yours faithfully,
For  Union Bank of India

प्रधिकृत अधिकारी, स्ट्रेसड एसेट मैनेजमेंट शाखा, हैदराबाद
Authorized Officer & Chief Manager
Stressed Asset Management Br. Hyderabad.
AUTHORISED OFFICER
FOR UNION BANK OF INDIA

[Appendix -IV-A]
[See provision 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 provision to Rule 8 (6) of the security Interest (Enforcement) Rules ,2002 Notice is here by given to the public in general in particular to the Borrower(s) and Guarantor (s) that the below described immovable property mortgaged/ charged to the secured creditor .the possession of which has been taken by the authorised Officer of the Secured Creditor-Union Bank of India, will be sold on "As is where is","As is what is", and "Whatever there is on 13-11-2026 for recovery of Rs 1,30,75,27,534/- as on 30.09.2026 due to secured Creditor, Union Bank of India from M/s Ravindra Bharathi Educational Society, Mr. M. Subramanyam S/o M. Ankaiah,Mrs. Khanthamma W/o M. Ankaiah,Mr M.Revanth S/o M.Subramanyam, Mrs M. Lalitha W/o M.Subramanyam, Mr. Sangam Nagaraja S/o Sangam Subbarayudu ,Mrs.Rekha W/o Sangam Nagaraju, Mr revuru Babu Rao S/o Revuru Sriramulu. The reserve price will be Rs.4,68,00,000/- and the earnest money deposit will be Rs.46,80,000/-

Description of immovable Property:

S No	Description of Property to be sold
1	All that part and parcel of <i>Non-Agricultural</i> Land admeasuring Ac. 0.70 cents at S.No. 572/B1, patta no 277 at Kanupuru Bit-2, Chavatapalem, Venkatachalam Mandal Nellore District, Andhra Pradesh held in the name of Mannuru Kanthamma W/o. Ankaiah, bounded by East: Land of Vemala Masthanaiah South: Irrigation Channel West: Land of Yaragalla Venaiah North: Land of Mandala Ramanaiah Sale Deed:1439/2014 dtd.05.05.2014 registered with Joint SubRegistrar, Buja Buja Nellore.
2	All that part and parcel of <i>Non-Agricultural</i> land admeasuring Ac.0.61 cents, situated at Survey No.574/P2, Venkatachalam Mandal, Kanupuru Bit-2, Abbisaheb Kandriga, Sri Potti Sreeramulu Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: East: Land of Yamala Masthanaiah. South: Land of Yamala Ravindra West: Land of Borrowers North: Land of Borrowers Sale Deed:859/2017 dtd.19.06.2017 registered with Joint SubRegistrar, Buja Buja Nellore.
3	All that part and parcel of <i>Non-Agricultural</i> land admeasuring Ac.0.24 cents, situated at Survey No.574/P3, Venkatachalam Mandal, Kanupuru Bit-2, Abbisaheb Kandriga, Sri Potti Sreeramulu Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by:

Union Bank
of India

For
Stressed Asset Management
Sr. Hyderabad.

17/11/2025

	East: Land of Borrowers South: Land of Mannuru Lalitha West: Land of Yamala Ravindra North: Land of Borrowers Sale Deed:859/2017 dtd.19.06.2017 registered with Joint SubRegistrar, Buja Buja Nellore
4	All that part and parcel of Non-Agricultural land admeasuring Ac.0.45 cents, situated at Survey No.575/P2, Kanupuru Bit-2, Abbisaheb Kandriga ,Venkatachalam Village, Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: East: Land of Valpi Chenchu Krishnaiah South: Irrigation Canal West: Land of Yamala Masthnaiah North: Land of Mannuru Kanthamma Sale Deed:859/2017 dtd.19.06.2017 registered with Joint SubRegistrar, Buja Buja Nellore
5	All that part and parcel of Non-Agricultural land admeasuring Ac.0.49 cents out of Ac 0.92 cents land in patta No.186 situated at Survey No.578/B, present its sub division as 578-B1, Venkatachalam Mandal, Kanupuru Bit-2, Chawtapalem Panchayat area, Sri Potti Sreeramulu Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: East: Land of Borrowers South: Land of Borrowers West: Land of Borrowers North: Channel Sale Deed:860/2017 dtd.19.06.2017 registered with Joint SubRegistrar, Buja Buja Nellore
6	All that part and parcel of Non-Agricultural land admeasuring Ac 0.95 cents at S No. 577, Khatha No 36 in Veeranna Kanupuru bit II Village at Venkatachalam Mandal, Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: East: Channel South:Channel West: Land of Mannuru Ankaiah North: Land of Mannuru Ankaiah Sale Deed:3957/2014 dtd.10.10.2014 registered with Joint SubRegistrar, Gudur
7	All that part and parcel of Non-Agricultural land admeasuring Ac 1.28 cents at S no 576-A, 576-B & 577 VEERANNA KANUPURU Bit II Chawatapalam village in the name of Mannuru Revanth S/o. M Subrahmanyam as detailed below held in the name of Mannuru Revanth S/o. M Subrahmanyam A) All that part and parcel of Non- Agricultural land admeasuring 0.48 cents or 0.194 hectares of land situated at Sy No.577, Veeranna Kanupuru Bit-II, Chawatapalem Panchayat area, Venkatachalam Mandal, Sri Potti Sreeramulu Nellore Dist Bounded by: East: Channel South: Land of Mannuru Ankaiah

For  Union Bank of India

प्रतिष्ठित अर्थ प्रबंधन सेवा प्रदाता / Authorized Asset Management Services Provider
दवायक/आर्थिक प्रबंधन, हैदराबाद
Stressed Asset Management Br. Hyderabad. 4

	West: Land of Mannuru Ankaiah North: Land of Lankapalli Chetaiah to some extent and channel to some extent and B) All that part and parcel of Non- Agricultural land in patta no 265, survey no 576-A consisting an extent of Ac 0.31 cents and patta no 205, survey no 576-B consisting an extent of Ac 0.49 cents of land in total Ac 0.80 cents or 0.324 hectares of land situated at Veeranna Kanupuru Bit-II, Chawatapalem Panchayat area, Venkatachalam Mandal, Sri Potti Sreeramulu Nellore Dist Bounded by: East: Land of Lankepalli Venktramaiah South: Channel West: Land of Gowrineni Balaramaiah North: Land of Yamala Ravindra Sale Deed:589/2015 dtd.07.03.2015 registered with Joint SubRegistrar, Buja Buja Nellore
8	All that part and parcel of Non-Agricultural Land in Sy no: 576/A, 574/P1 VEERANNA KANUPURU Bit II Chavatapalem village, Venkatachalam Mandal, Nellore to the extent of Ac 0.85 cents held in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: East: Land of Yaragala Vanamma South: Land of Yamala Ramanaiah West: Land of Yamala Masthanaiah North: Land of Mannuru Ankaiah Sale Deed:605/2015 dtd.09.03.2015 registered with Joint SubRegistrar, Buja Buja Nellore
09	All that part and parcel of Non-Agricultural Land in Sy no: 571/A, 571/B KANUPURU Bit II Chavatapalem village, Venkatachalam Mandal to the extent of Ac 1.66 cents held in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: East: Land of Mannuru Ankaiah South: Land of Mannuru Ankaiah West: Land of Yamala Ravindra North: Land of Yamala Masthanaiah Sale Deed:10/2015 dtd.02.01.2015 registered with Joint SubRegistrar, Gudur
10	All that part and parcel of Non-Agricultural land in survey No 573/B2, Veeranna Kanupuru Bit – II, Venkatachalam Mandal, Nellore, in an extent of Ac 1.10 cents held in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: East: kaluva South: Land of Uppu Puttaiah West: Vaagu North: Donka Sale Deed:3013/2014 dtd.09.10.2014 registered with Joint SubRegistrar, Buja Buja Nellore

For

12/10/2026
Stressed Asset Management Br. Hyderabad. 5

11	All that part and parcel of <i>Non-Agricultural land</i> in Sri Potti Sreeramulu Nellore District - Guduru Registration District - Bujabuja Nellore Sub - Registration - Venkatachalam Mandal - Kanupuru Bit - I Gram Panchayath area - Veeranna Kanupuru Bit - I Village - (as per Document and Pass Books the Survey Nos. 953 - A1, 953 - A3, 953 - B2 & 953 - B3) as per Present Revenue Records it is Survey Nos. 953 - A1 - A3 consisting an Extent of Ac. 1.11 cents of land and in Survey No.953 - B consisting an Extent of Ac. 1.08 cents of land in total Ac. 2.19 cents or 0.886 hectares of land. Bounded by: <i>East: land of Volipi Venkataiah</i> <i>South: Land of Potluri lakshamma</i> <i>West: Land of Uppu Paidaiah</i> <i>North: Land of Sakuntalamma</i> <i>Sale Deed:562/2016 dtd.21.04.2016 registered with Joint SubRegistrar,Buja Buja Nellore</i>
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List of Encumbrances: Not known to Secured Creditor

For detailed terms and conditions of the sale, please refer to the link provided in

<http://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx>

The same is enclosed herewith.

[Signature]
17/10/2026

Place-Hyderabad

AUTHORISED OFFICER

Date:17-10-2026

FOR UNION BANK OF INDIA

Encl: Terms of sale

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower	M/s. Ravindra Bharathi Educational Society Regd office: #23/8/12, Fathekhanpet, Ramesh Reddy Nagar, Nellore, Andhra Pradesh Corporate office: Plot No.16-18, Mega Hills Colony, Madhapur, Hyderabad, Telangana
Name and address of the Co-Applicant	NA
Name and address of the Guarantor	M.Subramanyam S/o M.Ankaiah Address: 23/812, Ravindra Bharathi English Medium School, Near Water Tank, Fathekhan Pet, Nellore,Dargamitta, Andha Pradesh-524003 Flat No.801, DSR Fortune Prime, Block A, Madhapur,Hyderabad-81 M.Kanthamma W/o. M Ankaiah Address: 23/812, Ravindra Bharathi English Medium School, Near Water Tank, Fathekhan Pet, Nellore,Dargamitta, Andha Pradesh-524003

For
 Stressed Asset
 17/10/2026
 6

	M.Revanth S/o. M.Subramanyam Address: 23/812, Ravindra Bharathi English Medium School, Near Water Tank, Fathekhan Pet, Nellore,Dargamitta, Andha Pradesh-524003 D.No.7-1-215/B, Dharam Karam Road, Balkampet, Ameerpet, Hyderabad-16 M.Lalitha W/o. M.Subramanyam Address: 23/812, Ravindra Bharathi English Medium School, Near Water Tank, Fathekhan Pet, Nellore,Dargamitta, Andha Pradesh-524003 Sangam Nagaraja S/o. Sangam Subbarayudu Address: 23/359, Thambaramvari Street, Fathekhanpeta,Nellore, Andhra Pradesh-524004 S Rekha W/o. Sangam Nagaraju Address: 23/359, Thambaramvari Street, Fathekhanpeta,Nellore, Andhra Pradesh-524004 Flat No.302, 3rd floor, Jasmine Block, Necter Garden, Madhapur, Hyderabad-500082 Revuru Babu Rao S/o Revuru Sriramulu Address:15-25-890, Flat No.304, Megha Nayana Apartments, Phase I and II, KPHB Colony,Kukatpally, Telangana-500072 Flat No.1109, Manjira Trinity Homes, KPHB Colony, Kukatpally,Hyderabad-72
2. Name and address of the Secured Creditor	Union Bank Of India, Stressed Asset Management Branch, 3 rd Floor, Bunglow No 109, New NO 1-7-252 to 254, Oxford Street, SD Road,Secunderabad-500003, Telangana.
3. Description of immovable secured assets to be Sold:	
S No	Description of Property to be sold
1	All that part and parcel of <i>Non-Agricultural</i> Land admeasuring Ac. 0.70 cents at S.No. 572/B1, patta no 277 at Kanupuru Bit-2, Chavatapalem, Venkatachalam Mandal Nellore District, Andhra Pradesh held in the name of Mannuru Kanthamma W/o. Ankaiah, bounded by <i>East: Land of Vernala Masthanaiah</i> <i>South: Irrigation Channel</i> <i>West: Land of Yaragalla Venaiah</i> <i>North: Land of Mandala Ramanaiah</i> <i>Sale Deed:1439/2014 dtd.05.05.2014 registered with Joint SubRegistrar, Buja Buja Nellore.</i>
2	All that part and parcel of <i>Non-Agricultural</i> land admeasuring Ac.0.61 cents, situated at Survey No.574/P2, Venkatachalam Mandal, Kanupuru Bit-2, Abbisaheb Kandriga, Sri Potti

कुते युनिग्न बैंक
For 
प्रतिष्ठित अधिकारी
दस्तावेज प्रबंधन
Stressed Asset Management Br. Hyderabad

	Sreeramulu Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: <i>East: Land of Yamala Masthanaiah.</i> <i>South: Land of Yamala Ravindra</i> <i>West: Land of Borrowers</i> <i>North: Land of Borrowers</i> <i>Sale Deed:859/2017 dtd.19.06.2017 registered with Joint SubRegistrar, Buja Buja Nellore.</i>
3	All that part and parcel of Non-Agricultural land admeasuring Ac.0.24 cents, situated at Survey No.574/P3, Venkatachalam Mandal, Kanupuru Bit-2, Abbisaheb Kandriga, Sri Potti Sreeramulu Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: <i>East: Land of Borrowers</i> <i>South: Land of Mannuru Lalitha</i> <i>West: Land of Yamala Ravindra</i> <i>North: Land of Borrowers</i> <i>Sale Deed:859/2017 dtd.19.06.2017 registered with Joint SubRegistrar, Buja Buja Nellore</i>
4	All that part and parcel of Non-Agricultural land admeasuring Ac.0.45 cents, situated at Survey No.575/P2, Kanupuru Bit-2, Abbisaheb Kandriga ,Venkatachalam Village, Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: <i>East: Land of Valpi Chenchu Krishnaiah</i> <i>South: Irrigation Canal</i> <i>West: Land of Yamala Masthnaiah</i> <i>North: Land of Mannuru Kanthamma</i> <i>Sale Deed:859/2017 dtd.19.06.2017 registered with Joint SubRegistrar, Buja Buja Nellore</i>
5	All that part and parcel of Non-Agricultural land admeasuring Ac.0.49 cents out of Ac 0.92 cents land in patta No.186 situated at Survey No.578/B, present its sub division as 578-B1, Venkatachalam Mandal, Kanupuru Bit-2, Chawtapalem Panchayat area, Sri Potti Sreeramulu Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: <i>East: Land of Borrowers</i> <i>South: Land of Borrowers</i> <i>West: Land of Borrowers</i> <i>North: Channel</i> <i>Sale Deed:860/2017 dtd.19.06.2017 registered with Joint SubRegistrar, Buja Buja Nellore</i>
6	All that part and parcel of Non-Agricultural land admeasuring Ac 0.95 cents at S No. 577,Khatha No 36 in Veeranna Kanupuru bit II Village at Venkatachalam Mandal, Nellore District, Andhra Pradesh in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: <i>East: Channel</i>

For  Union Bank of India

प्रतिष्ठित अधिकारी द्वारा प्रमाणित किया गया है कि यह दस्तावेज़ सत्य और सही है।
 प्रमाणित अधिकारी का नाम:  दिनांक: 19/06/2017
 Stressed Asset Management Br. Hyderabad.

	South: Channel West: Land of Mannuru Ankaiah North: Land of Mannuru Ankaiah Sale Deed: 3957/2014 dtd. 10.10.2014 registered with Joint SubRegistrar, Gudur
7	All that part and parcel of Non-Agricultural land admeasuring Ac 1.28 cents at S no 576-A, 576-B & 577 VEERANNA KANUPURU Bit II Chawatapalam village in the name of Mannuru Revanth S/o. M Subrahmanyam as detailed below held in the name of Mannuru Revanth S/o. M Subrahmanyam A) All that part and parcel of Non- Agricultural land admeasuring 0.48 cents or 0.194 hectares of land situated at Sy No.577, Veeranna Kanupuru Bit-II, Chawatapalem Panchayat area, Venkatachalam Mandal, Sri Potti Sreeramulu Nellore Dist Bounded by: East: Channel South: Land of Mannuru Ankaiah West: Land of Mannuru Ankaiah North: Land of Lankapalli Chetaiah to some extent and channel to some extent and B) All that part and parcel of Non- Agricultural land in patta no 265, survey no 576-A consisting an extent of Ac 0.31 cents and patta no 205, survey no 576-B consisting an extent of Ac 0.49 cents of land in total Ac 0.80 cents or 0.324 hectares of land situated at Veeranna Kanupuru Bit-II, Chawatapalem Panchayat area, Venkatachalam Mandal, Sri Potti Sreeramulu Nellore Dist Bounded by: East: Land of Lankepalli Venktramaiah South: Channel West: Land of Gowrineni Balaramaiah North: Land of Yamala Ravindra Sale Deed: 589/2015 dtd. 07.03.2015 registered with Joint SubRegistrar, Buja Buja Nellore
8	All that part and parcel of Non-Agricultural Land in Sy no: 576/A, 574/P1 VEERANNA KANUPURU Bit II Chawatapalem village, Venkatachalam Mandal, Nellore to the extent of Ac 0.85 cents held in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by: East: Land of Yaragala Vanamma South: Land of Yamala Ramanaiah West: Land of Yamala Masthanaiah North: Land of Mannuru Ankaiah Sale Deed: 605/2015 dtd. 09.03.2015 registered with Joint SubRegistrar, Buja Buja Nellore
09	All that part and parcel of Non-Agricultural Land in Sy no: 571/A, 571/B KANUPURU Bit II Chawatapalem village, Venkatachalam Mandal to the extent of Ac 1.66 cents held in the name of Mannuru Revanth S/o. M Subrahmanyam Bounded by:

Union Bank of India
For
Stressed Asset Management Br. Hyderabad.

8.The secured debt for the recovery of which the immovable secured asset is to be sold:	Rs.1,30,75.27,534.00 (Rupees One Hundred Thirty Crore Seventy Five lakh Twenty Seven Thousand Five Hundred Thirty Four only) as on 30.09.2026 with subsequent interest, charges and costs thereon.
9.1. Reserve price for the property / Properties below which the property will not be sold:	Rs.4,68,00,000/- (Rupees Four Crore Sixty-Eight Lakh only). PROPERTY ID -UBINHYDSAM3888
9.2. EMD Payable	Rs 46,80,000/- (Rupees Forty-Six Lakh Eighty 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 are 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 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

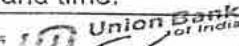
The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in <https://ibapi.in>). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction.

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 of <https://baanknet.com>
- > For auction related queries e-mail to ubin0812048@unionbankofindia.bank.in or contact number 8860700230/ 9608777803.

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 Generating 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.


 For
 Stressed Asset Management Br. Hyderabad.
 12/10/2026

➤ 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 by PSB Alliance Pvt. Ltd 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.

12. (a) In case of bidding, the bid increment shall not be less than Rs.5,00,000/- in excess of highest bid amount or the immediately preceding bid, as the case may be with multiple increment value of Rs. 5,00,000/-

(b) Invariably, the first bid of the property/ies will be reserve price + one increment. This amount will be the minimum bid amount to be to participate in bidding process.

13. The sale will be confirmed in favor 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 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 120411980050000, INWARD RTGS of Union Bank of India SAM, Branch, IFSC UBIN0812048 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 favor 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.

कुते यूनियन बैंक
ऑफ इंडिया
For
प्रबलित अधिष्ठाता अधिकारी (Authorized Officer & Chief Manager)
दवायज/अपराध प्रबलित अधिष्ठाता, हैदराबाद
Stressed Asset Management Br. Hyderabad.
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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 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 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 Authorised 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 Authorised Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

Place : Hyderabad
Date : 17-10-2026

कले यूनिऑन बँक
For
प्रतिष्ठित अधिकारी
द्वारा संचालित
Authorised Officer
Union Bank of India
Chief Manager
Hyderabad.

FOR UNION BANK OF INDIA