

SECUNDERABAD-GUNROCK ENCLAVE BRANCH (06352)

Address: PLOT NO.220, GUNROCK ENCLAVE, SIKH ROAD,
BOWENPALLY, SECUNDERABAD, TELANGANA 500009

Tel. no. 9620580511; Mail ID: ubin0906352@unionbankofindia.bank.in

By Regd Post & Courier

To:

1. M/S. WONDER CROP CARE PVT LTD REPR BY MANAGING DIRECTOR MR. J ASHOK KUMAR REGD. OFFICE: FLAT NO 403 AIR APEX APARTMENTS PETBASHEERABAD KOMPALLY SECUNDERABAD TELANGANA 500011 MOB NO. 9951443443 EMAIL: WONDERCROPCAREPVT.LTD@GMAIL.COM	2. MR. JANJANAM ASHOK KUMAR R/O. H NO 49-416/1/A/1/402, SAI SIRI RESIDENCY, PADMANAGAR, PHASE II, BANK COLONY, HYDERABAD TELANGANA 500054 MOB NO. 9951443443 EMAIL: ASHOKKMLR2980@GMAIL.COM
& UNIT/GODOWN: H NO. 1-5-1118/1/21,22,23/5 NEAR ST. ANN'S SCHOOL JONNA BANDA, ALWAL MANDAL MEDCHAL MALKAJGIRI DIST 500010 T.S.	3. MS. JANJANAM ANJALI W/O. MR. J ASHOK KUMAR R/O. P NO.604, F NO.402, SAI SIRI RESIDENCY, PADMANAGAR, PHASE II, QUTUBULLAPUR, HYDERABAD TELANGANA 500014 EMAIL: ashokkumar0203@rediffmail.com
& ALSO GODOWN: H NO. 71-296/1, SURYADEVARA ESTATE, NEAR KAMMA SESHIAH GROUND, REVENUE WARD NO. 32, GUNTUR TOWN, ANDHRA PRADESH - 522003	4. MR. VAJJA SRINIVASA RAO R/O. PLOT NO 6 PHASE 1 KAVURI HILLS MADHAPUR HYDERABAD TELANGANA 500009
& ALSO UNIT: PLOT NO.38, TSIC INDUSTRIAL PARK, KUCHARAM VILLAGE, NEAR KALAKAL MANOHARABAD (MANDAL), MEDCHAL DIST, T.S.	
& ALSO AT: PLOT NO.5, 2 ND FLOOR MJR RESIDENCY, CHINATHOKATTA, NEW BOWENPALLY, SECUNDERABAD	

Dear Sir/Madam,

Sub: Notice of 30 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

1. Union Bank of India, SECUNDERABAD-GUNROCK ENCLAVE, PLOT NO.220, GUNROCK ENCLAVE, SIKH ROAD, BOWENPALLY, SECUNDERABAD, TELANGANA 500009, the secured creditor, caused a demand notice dated **30/04/2026** under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken **CONSTRUCTIVE POSSESSION** of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on **01/08/2026**.
2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on **28/10/2026**. by inviting Bids from the public through online mode on www.baanknet.com.
3. The Reserve Price will be

Classification: Internal



Property Description			Reserve Price
Property-1 : All that the Flat No: 402 (Door No: 49-416/1/A/1/402, PTI No: 1150704497), in Fourth Floor in "SAI SIRI RESIDENCY" with built-up area of 1045.0 Sft., (Including common area, and One Car Parking), with an undivided share of land admeasuring 39.58 Sq.yds (Out of 475.0 Sq. Yards), on Plot bearing No: 604/Part (South Side Portion), in Survey No: 102 (Covered Under Block No: 49, Residential), Situated at Padmanagar Phase - II, Quthbullapur Village, Mandal & GHMC Circle, Medchal-Malkajgiri District, Telangana State., and bounded as follows:			Rs. 54,00,000.00 (Rupees Fifty Four Lakhs only)
	BOUNDARIES FOR PLOT	BOUNDARIES FOR FLAT	
NORTH	by Plot No: 604/Part (North Side Portion)	Corridor	
SOUTH	by Plot No: 605	Open to Sky	
EAST	by Plot No: 615	Flat No: 401	
WEST	by 30' Wide Road	Corridor, Stair Case & Lift.	
Property Owner: MR. JANJANAM ASHOK KUMAR			Rs. 46,00,000.00 (Rupees Forty Six Lakhs only)
Property-2 : All that the Flat bearing No: 302 bearing Municipal No.101/2A/2RT (MIG) MCH No.7-1-621/53/302, (PTI No: 1100711122), on Third Floor of "SRI SAI RESIDENCY" admeasuring 880 Square Feet., (Including common area and One Car Parking), along with undivided share of land 40.00 Sq.yds Out of 266.36 Sq. Yards, in premises bearing MCH No.101/2A/2RT, (MIG) MCH No.7-1-621/53, Situated at: Sanjeeva Reddy Nagar, Hyderabad, Telangana State., and bounded as follows:			
NORTH	Staircase & Flat No.301		
SOUTH	Road		
EAST	Tot-lot		
WEST	Tot-lot		
Property Owner: MR. JANJANAM ASHOK KUMAR			Rs. 1,05,00,000.00 (Rupees One Crore Five Lakhs only)
Property-3 : All that the Flat No.3, in Fourth Floor of "CYBER RESIDENCY", with Total built-up area of 1400 Sq.feet., (Including common areas) Plus One Car Parking space of 100 Sq. Feet, with an undivided share of land admeasuring 40 Sq.yds (Out of 1550 Sq. Yards), on Plot bearing Nos.12, 13, 14, 15 & 16, in Survey No.93, Situated at GACHIBOWLI VILLAGE, GHMC Serilingampally Circle, Serilingampally Mandal, Ranga Reddy District, Telangana State., and bounded as follows			
	BOUNDARIES FOR LAND	BOUNDARIES FOR FLAT	
NORTH	Neigh's Land	Open to Sky	
SOUTH	Old Bombay Road 65 Mtrs. wide	Flat No. 2	
EAST	Existing Road	Corridor	
WEST	30' ft. Wide Road	Open to Sky	
Property Owner: MR. VAJJA SRINIVASA RAO			Rs. 1,35,00,000.00 (Rupees One Crores Thirty Five Lakhs only)
Property-4 : All that the Flat No.4, in Fourth Floor of "CYBER RESIDENCY", with Total built-up area of 1800 Sq.feet., (Including common areas) Plus One Car Parking space of 100 Sq. Feet, with an undivided share of land admeasuring 50 Sq.yds (Out of 1550 Sq. Yards), on Plot bearing Nos.12, 13, 14, 15 & 16, in Survey No.93, Situated at GACHIBOWLI VILLAGE, GHMC Serilingampally Circle, Serilingampally Mandal, Ranga Reddy District, Telangana State., and bounded as follows			
	BOUNDARIES FOR LAND	BOUNDARIES FOR FLAT	
NORTH	Neigh's Land	Flat No. 6	
SOUTH	Old Bombay Road 65 Mtrs. wide	Open to Sky	
EAST	Existing Road	Open to Sky	
WEST	30' ft. Wide Road	Corridor	
Property Owner: MR. VAJJA SRINIVASA RAO			

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.

Yours faithfully

Place : Hyderabad
Date : 19/09/2026

Encl: Sale Notice

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

कृते यूनियन बैंक ऑफ इंडिया For Union Bank of India
Classification: Internal

प्रधिकृत अधिकारी/Authorised Officer
गनरूक एन्क्लेव शाखा, सिकंदराबाद
Gunrook Enclave Br. Sec'bad-3



SECUNDERABAD-GUNROCK ENCLAVE BRANCH (06352)

Address: PLOT NO.220, GUNROCK ENCLAVE, SIKH ROAD,
 BOWENPALLY, SECUNDERABAD, TELANGANA 500009
 Tel. no. 9620580511; Mail ID: ubin0906352@unionbankofindia.bank.in

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the **CONSTRUCTIVE POSSESSION** of which has been taken by the Authorised Officer of Secured Creditor - Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on 28/10/2026, for recovery of Rs. 4,12,52,620.30 (Rupees Four Crores Twelve Lakhs Fifty Two Thousand Six Hundred and Twenty and Paise Thirty only) as on 29/04/2026 with further cost, interest and expenses due to Secured Creditor, Union Bank of India from **M/S. WONDER CROP CARE PVT LTD REPR BY MANAGING DIRECTOR MR. J ASHOK KUMAR** and for recovery of Rs. 18,66,922.00 (Rupees Eighteen Lakhs Sixty Six Thousand Nine Hundred and Twenty Two only) as on 11/05/2026 with further cost, interest and expenses due to Secured Creditor, Union Bank of India from **MR. JANJANAM ASHOK KUMAR & MS. JANJANAM ANJALI**.

It is pertinent to mention that the total outstanding dues in the account/s of **M/S. WONDER CROP CARE PVT LTD** as of 29/04/2026 amount to Rs. 7,35,28,620.30, of which a portion amounting to Rs. 3,22,76,000.00 is specifically covered under the CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) Hybrid Cover Scheme.

The Bank is presently enforcing its security interest against the immovable properties as described in the Schedule of properties 1 to 4 mentioned below for recovery of due (i.e. Rs. 4,12,52,620.30 together with further interest and charges) excluding the portion of outstanding covered under CGTMSE. Without prejudice to the Bank's right to claim the CGTMSE guarantee for the unsecured portion, it is hereby explicitly stated that the Bank reserves its absolute Right of Set-Off.

In the event the sale proceeds from the said secured assets exceed the immediate portion of the debt directly secured by them, the Bank shall exercise its right to adjust such excess proceeds towards the remaining outstanding loan balance, including the portion currently under CGTMSE coverage, as per the General Lien and Set-Off rights vested in the Bank.

Description of Immovable Property

Property Description	Reserve Price	Earnest money deposit
Property-1 : All that the Flat No: 402 (Door No: 49-416/1/A/1/402, PTI No: 1150704497), in Fourth Floor in "SAI SIRI RESIDENCY" with built-up area of 1045.0 Sft., (Including common area, and One Car Parking), with an undivided share of land admeasuring 39.58 Sq.yds (Out of 475.0 Sq. Yards), on Plot bearing No: 604/Part (South Side Portion), in Survey No: 102 (Covered Under Block No: 49, Residential), Situated at Padmanagar Phase - II, Quthbullapur Village, Mandal & GHMC Circle, Medchal-Malkajgiri District, Telangana State., and bounded as follows:	Rs. 54,00,000.00 (Rupees Fifty Four Lakhs only)	Rs. 5,40,000.00 (Rupees Five Lakhs Forty Thousand only)

Classification: Internal



	BOUNDARIES FOR PLOT	BOUNDARIES FOR FLAT		
NORTH	by Plot No: 604/Part (North Side Portion)	Corridor		
SOUTH	by Plot No: 605	Open to Sky		
EAST	by Plot No: 615	Flat No: 401		
WEST	by 30' Wide Road	Corridor, Stair Case & Lift.		
Property Owner: MR. JANJANAM ASHOK KUMAR				
Property-2 : All that the Flat bearing No: 302 bearing Municipal No.101/2A/2RT (MIG) MCH No.7-1-621/53/302, (PTI No: 1100711122), on Third Floor of "SRI SAI RESIDENCY" admeasuring 880 Square Feet., (Including common area and One Car Parking), along with undivided share of land 40.00 Sq.yds Out of 266.36 Sq. Yards, in premises bearing MCH No.101/2A/2RT, (MIG) MCH No.7-1-621/53, Situated at: Sanjeeva Reddy Nagar, Hyderabad, Telangana State., and bounded as follows:				
NORTH	Staircase & Flat No.301			
SOUTH	Road			
EAST	Tot-lot			
WEST	Tot-lot			
Property Owner: MR. JANJANAM ASHOK KUMAR				
Property-3 : All that the Flat No.3, in Fourth Floor of "CYBER RESIDENCY", with Total built-up area of 1400 Sq.feet., (Including common areas) Plus One Car Parking space of 100 Sq. Feet, with an undivided share of land admeasuring 40 Sq.yds (Out of 1550 Sq. Yards), on Plot bearing Nos.12, 13, 14, 15 & 16, in Survey No.93, Situated at GACHIBOWLI VILLAGE, GHMC Serilingampally Circle, Serilingampally Mandal, Ranga Reddy District, Telangana State., and bounded as follows				
	BOUNDARIES FOR LAND	BOUNDARIES FOR FLAT		
NORTH	Neigh's Land	Open to Sky		
SOUTH	Old Bombay Road 65 Mtrs. wide	Flat No. 2		
EAST	Existing Road	Corridor		
WEST	30' ft. Wide Road	Open to Sky		
Property Owner: MR. VAJJA SRINIVASA RAO				
Property-4 : All that the Flat No.4, in Fourth Floor of "CYBER RESIDENCY", with Total built-up area of 1800 Sq.feet., (Including common areas) Plus One Car Parking space of 100 Sq. Feet, with an undivided share of land admeasuring 50 Sq.yds (Out of 1550 Sq. Yards), on Plot bearing Nos.12, 13, 14, 15 & 16, in Survey No.93, Situated at GACHIBOWLI VILLAGE, GHMC Serilingampally Circle, Serilingampally Mandal, Ranga Reddy District, Telangana State., and bounded as follows				
	BOUNDARIES FOR LAND	BOUNDARIES FOR FLAT		
NORTH	Neigh's Land	Flat No. 6		
SOUTH	Old Bombay Road 65 Mtrs. wide	Open to Sky		
EAST	Existing Road	Open to Sky		
WEST	30' ft. Wide Road	Corridor		
Property Owner: MR. VAJJA SRINIVASA RAO				



List of Encumbrances: NIL

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> .
The same is also enclosed herewith.

Yours faithfully

Place : Hyderabad
Date : 19/09/2026

Encl: Terms of sale

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

कृते यूनियन बैंक ऑफ इंडिया For Union Bank of India
19.09.2026
प्रधिकृत अधिकारी/Authorised Officer
गुनरोक एन्क्लेव शाखा, सिकंदराबाद
Gunrock Enclave Br. Sec'bad-3.

Classification: Internal



TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower, Co-Applicant and Guarantor	1. M/S. WONDER CROP CARE PVT LTD REPR BY MANAGING DIRECTOR MR. J ASHOK KUMAR REGD. OFFICE: FLAT NO 403 AHR APEX APARTMENTS PETBASHEERABAD KOMPALLY SECUNDERABAD TELANGANA 500011 MOB NO. 9951443443 EMAIL: WONDERCROPCAREPVTLTD@GMAIL.COM & UNIT/GODOWN: H NO. 1-5-1118/1/21,22,23/5 NEAR ST. ANN'S SCHOOL JONNA BANDA, ALWAL MANDAL MEDCHAL MALKAJGIRI DIST 500010 T.S. & ALSO GODOWN: H NO. 71-296/1, SURYADEVARA ESTATE, NEAR KAMMA SESHIAH GROUND, REVENUE WARD NO. 32, GUNTUR TOWN, ANDHRA PRADESH - 522003 & ALSO UNIT: PLOT NO.38, TSIC INDUSTRIAL PARK, KUCHARAM VILLAGE, NEAR KALAKAL MANOHARABAD (MANDAL), MEDCHAL DIST, T.S. & ALSO AT: PLOT NO.5, 2ND FLOOR MJR RESIDENCY, CHINATHOKATTA, NEW BOWENPALLY, SECUNDERABAD 2. MR. JANJANAM ASHOK KUMAR R/O. H NO 49-416/1/A/1/402, SAI SIRI RESIDENCY,PADMANAGAR, PHASE II,BANK COLONY,HYDERABAD TELANGANA 500054 MOB NO. 9951443443 EMAIL: ASHOKKMLR2980@GMAIL.COM 3. MS. JANJANAM ANJALI W/O. MR. J ASHOK KUMAR R/O. P NO.604,F NO.402, SAI SIRI RESIDENCY,PADMANAGAR, PHASE II,QUTUBULLAPUR,HYDERABAD TELANGANA 500014 EMAIL: ashokkumar0203@rediffmail.com 4. MR. VAJJA SRINIVASA RAO R/O. PLOT NO 6 PHASE 1 KAVURI HILLS MADHAPUR HYDERABAD TELANGANA 500009								
2. Name and address of the Secured Creditor :	SECUNDERABAD-GUNROCK ENCLAVE BRANCH (06352) Address: PLOT NO.220, GUNROCK ENCLAVE, SIKH ROAD, BOWENPALLY, SECUNDERABAD, TELANGANA 500009								
3. Description of immovable secured assets to be Sold:									
Property-1 : All that the Flat No: 402 (Door No: 49-416/1/A/1/402, PTI No: 1150704497), in Fourth Floor in "SAI SIRI RESIDENCY" with built-up area of 1045.0 Sft., (Including common area, and One Car Parking), with an undivided share of land admeasuring 39.58 Sq.yds (Out of 475.0 Sq. Yards), on Plot bearing No: 604/Part (South Side Portion), in Survey No: 102 (Covered Under Block No: 49, Residential), Situated at Padmanagar Phase - II, Quthbullapur Village, Mandal & GHMC Circle, Medchal-Malkajgiri District, Telangana State., and bounded as follows:									
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Classification: Internal



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WEST	30' ft. Wide Road	Corridor

Property Owner: MR. VAJJA SRINIVASA RAO

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 from 12:00 Noon to 05:00 PM (with 10 minutes unlimited auto extensions) E-auction website- https://baanknet.com

Classification: Internal



8.The secured debt for the recovery of which the immovable secured asset is to be sold:	Rs. 4,12,52,620.30 (Rupees Four Crores Twelve Lakhs Fifty Two Thousand Six Hundred and Twenty and Paise Thirty only) as on 29/04/2026 with further cost, interest and expenses due to Secured Creditor, Union Bank of India from M/S. WONDER CROP CARE PVT LTD REPR BY MANAGING DIRECTOR MR. J ASHOK KUMAR. & Rs. 18,66,922.00 (Rupees Eighteen Lakhs Sixty Six Thousand Nine Hundred and Twenty Two only) as on 11/05/2026 with further cost, interest and expenses due to Secured Creditor, Union Bank of India from MR. JANJANAM ASHOK KUMAR & MS. JANJANAM ANJALI. It is pertinent to mention that the total outstanding dues in the account/s of M/S. WONDER CROP CARE PVT LTD as of 29/04/2026 amount to Rs. 7,35,28,620.30, of which a portion amounting to Rs. 3,22,76,000.00 is specifically covered under the CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) Hybrid Cover Scheme. The Bank is presently enforcing its security interest against the immovable properties as described in the Schedule of properties 1 to 4 mentioned above for recovery of due (i.e. Rs. 4,12,52,620.30 together with further interest and charges) excluding the portion of outstanding covered under CGTMSE. Without prejudice to the Bank's right to claim the CGTMSE guarantee for the unsecured portion, it is hereby explicitly stated that the Bank reserves its absolute Right of Set-Off. In the event the sale proceeds from the said secured assets exceed the immediate portion of the debt directly secured by them, the Bank shall exercise its right to adjust such excess proceeds towards the remaining outstanding loan balance, including the portion currently under CGTMSE coverage, as per the General Lien and Set-Off rights vested in the Bank.
9.1 Reserve price for the properties below which the immovable property may not be sold:	Property-1 : Rs. 54,00,000.00 (Rupees Fifty Four Lakhs only) Property-2 : Rs. 46,00,000.00 (Rupees Forty Six Lakhs only) Property-3 : Rs. 1,05,00,000.00 (Rupees One Crore Five Lakhs only) Property-4 : Rs. 1,35,00,000.00 (Rupees One Crore Thirty Five Lakhs only)
9.2 EMD Payable	Property-1 : Rs. 5,40,000.00 (Rupees Five Lakhs Forty Thousand only) Property-2 : Rs. 4,60,000.00 (Rupees Four Lakhs Sixty Thousand only) Property-3 : Rs. 10,50,000.00 (Rupees Ten Lakhs Fifty Thousand only)

Classification: Internal



	Property-4 : Rs. 13,50,000.00 (Rupees Thirteen Lakhs Fifty Thousand only)
10. 1. Registration The Online E-Auction will be held through web portal/website https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers required to register through https://baanknet.com (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website 10. 2. KYC Verification While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance. 10. 3. EMD Payment On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders / purchasers will not be allowed to bid the property. 10.4 Bidding The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in https://ibapi.in). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction. 10. 5. Help Desk ➤ For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com. ➤ For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of https://baanknet.com ➤ For auction related queries e-mail ubin0906352@unionbankofindia.bank.in or contact 9620580511 10.6 Steps Involved ➤ Register on https://baanknet.com using mobile number and email ID. ➤ Upload requisite KYC Documents. ➤ Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet. ➤ Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID ➤ Submission of bid shall be through Online mode on the auction date and time. ➤ In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder. Bidders are advised to go through the website: https://baanknet.com and https://www.unionbankofindia.bank.in/auction-property/viewauction-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 Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.	

Classification: Internal



(a) In case of bidding, the bid increment shall not be less than

Rs. 54,000.00 (Rupees Fifty-Four Thousand only) for **Property-1**
 Rs. 46,000.00 (Rupees Forty-Six Thousand only) for **Property-2**
 Rs. 1,05,000.00 (Rupees One Lakh Five Thousand only) for **Property-3**
 Rs. 1,35,000.00 (Rupees One Lakh Thirty Five Thousand only) for **Property-4**

in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of

Rs. 54,000.00 (Rupees Fifty-Four Thousand only) for **Property-1**
 Rs. 46,000.00 (Rupees Forty-Six Thousand only) for **Property-2**
 Rs. 1,05,000.00 (Rupees One Lakh Five Thousand only) for **Property-3**
 Rs. 1.35,000.00 (Rupees One Lakh Thirty Five Thousand only) for **Property-4**

(b) 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 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 **063521980050000** IFSC code **UBIN0906352** and the balance 75% of the Sale Price on or before 15th day of confirmation of Sale or within such extended period as agreed upon in writing between the secured creditor and the purchaser, in any case not exceeding 3 months. In the event of failure to tender 25% (15%+EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by the bidder shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the secured creditor and the purchaser (not exceeding 3 months) the amount already deposited by the auction purchaser shall be forfeited and the property shall forthwith be sold again and the defaulting purchaser shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

16. The Authorised Officer may, where the property sold is subject to any encumbrances, if he thinks fit, allow the purchaser to deposit with him the money required to discharge the encumbrances and any interest due thereon together with such additional amount that may be sufficient to meet the contingencies or further costs, expenses and interest as may be determined by him.

On such deposit of money for discharge of encumbrances, the Authorised Officer may issue or cause the purchaser to issue the notices to the persons interested in or entitled to the money deposited with him and take steps to make the payment accordingly.

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

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

19. As per provision of Section 194-IA of Income Tax Act, 1961, TDS @ 1 % will be applicable on the sale proceeds or stamp duty value of such property, whichever is higher, where either sale proceeds or stamp duty value is Rs. 50,00,000/- (Rupees Fifty Lakhs only) and above. The successful bidder/ purchaser shall deduct the TDS from the sale price and deposit the same with the Income Tax Department quoting Bank's name and PAN as a seller and submit the original receipt of the TDS.



certificate to the Bank (Applicable for immovable property, other than Agricultural land). In case of movable/plant & machinery/stocks/goods etc. GST charges will be applicable as per the prescribed norms over & above the sale price.
20. The Authorised Officer will deliver the property on the basis of symbolic/physical possession taken on as is where is basis to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.
21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.
22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorised Officer in favour of successful bidder. The unsuccessful bidder is required to place request for refund with https://baanknet.com The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.
24. In case any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Bank shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank
25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.
26. The above movable/immovable secured assets will be sold in "As is where is", "As is What is" and "whatever there is" condition.
27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues and other dues if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the claims / rights/ dues affecting the property, prior to submitting their bid. The E Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank to sell the property. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.

Yours faithfully

Place : Hyderabad
Date : 19/09/2026

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

कृते यूनियन बैंक ऑफ इंडिया For Union Bank of India
19.09.2026
प्रधिकृत अधिकारी/Authorised Officer
गनरॉक एन्क्लेव शाखा, सिकंदराबाद
Gunrock Enclave Br. Sec'bad-3.

Classification: Internal

