


By Regd. Post Ack. Due

 <p>भारतीय स्टेट बैंक State Bank of India <i>With you - all the way</i></p>	STRESSED ASSETS MANAGEMENT BRANCH-II (18359), D.NO.3-4-1013/A, 1ST FLOOR, CAC TSRTC BUS STATION, KACHIGUDA, HYDERABAD – 500 027	
Tel: 040-23147100	Fax: 040- 29807791	e-mail: sbi.18359@sbi.co.in

1. M/s. VNR Infrastructures Ltd.,
Represented by its liquidator Shri TSN Raja
Registered office at : Office of the Liquidator,
M/s VNR Infrastructures Ltd (In Liquidation)
2nd floor H.No.3-11-494, plot no.12&20,
RajivGandhi Nagar, InnerRing Road, L.B.Nagar,
Hyderabad – 500 074

2. Sri VakatiNarayana Reddy
S/o Late VakatiDushyantha Reddy
R/o H.No.8-2-293/82/460/C, MLA Colony, Road
No.12, Banjara Hills,
Hyderabad – 500 034.

3. Sri G.Praveen Kumar
203, 3rd Floor, Rose Block, Fortune Icon, 8-2-603,
Road No.10, Banjara Hills,
Hyderabad 500 034
Telangana.

4. M/s. VNR PowertechPvt Ltd.,
Rep. by its Director Sri G.Praveen Kumar
203,3rd Floor, Rose Block, Fortune Icon, 8-2-603,
Road No.10, Banjara Hills,
Hyderabad 500 034, Telangana

5. M/s. VNR Logistics Pvt Ltd.,
Rep. by its Liquidator Sri ArunMalani
H.No.33, Dream valley (Adj.P.no.306 PVNR
Ex.Flyover) Attapur Road, Aramghar,
Hyderabad – 500 052.

Date: 07.08.2019

Dear Sir,

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Rule 8(6) of Security Interest {Enforcement} Rules]

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 the Secured Creditors, the Physical possession of which has been taken by the Authorised Officer of State Bank of India, (on behalf of Consortium Member Banks) the Secured Creditors, will be sold on “As is Where is”, “As is What is” and “Whatever there is” basis on 06.09.2019, for recovery of Rs.593,54,00,528.29 (Rupees Five hundred ninety three crores fifty four lacs five hundred and twenty eight and paise twenty nine only) plus interest at the contractual rate and incidental charges, due to the secured creditors (State Bank of India, Punjab National Bank, Bank of Baroda, Bank of India and Indian Overseas Bank) from Borrower **M/s.VNR Infrastructures Ltd.** and Guarantors 1)**Sri Vakati Narayana Reddy** S/o Late Vakati Dushyantha Reddy 2) **Sri G.Praveen Kumar** S/o Sri G.Raja Mouli Gupta 3) **M/s.VNR Powertech Pvt Ltd** 4) **M/s.VNR Logistics Pvt Ltd.** The reserve price, earnest money deposit particulars and short description of the properties with known encumbrances are mentioned below. EMD to be deposited with the Bank on or before 04.09.2019.



SCHEDULE OF THE PROPERTIES:

<p>1) All that the Semi-Finished Flat No.201, in Second Floor of "Sri Krishna Residency", along with a super built up area 1500 Sq.ft. (including common areas and Car Parking) with an undivided share of land 60 sq yards (out of total area of 600 sq yards) Constructed on Plot No.60&61, in Sy.Nos.55, 56, 57 & 58, Situated at rest of the area in Block No.1, is not covered by any Colony of Gachibowli Village, Serilingampally Revenue Mandal, Ranga Reddy District, Telangana, belonging to VakatiNarayana Reddy S/o VakatiDushyatha Reddy, Registered vide Sale Deed Doct No.5391/2013 dated 25.09.2013 Registered at SRO Serilingampally, and Bounded by:- North: Lift, Corridor and Staircase., South: Open to sky, East: Open to sky., West : Open to sky</p>
<p>Reserve Price Rs.70,10,000/-; EMD: Rs.7,01,000/-; Auction Time: 11AM to 12 Noon</p>
<p>2) All that the Semi-Finished Flat No.202, in Second Floor of "Sri Krishna Residency", along with a super built up area 1500 Sqft (including common areas and Car Parking) with an undivided share of land 60 sq yards (out of total area of 600 sq yards) Constructed on Plot No.60&61, in Sy.Nos. 55, 56, 57 & 58, Situated at rest of the area in Block No.1, is not covered by any Colony of Gachibowli Village, Serilingampally Revenue Mandal, Ranga Reddy District, Telangana, belonging to VakatiNarayana Reddy S/o VakatiDushyatha Reddy, Registered vide Sale Deed Doct No.5391/2013 dated 25.09.2013 Registered at SRO Serilingampally and Bounded by:- North: Open to Sky, South : Lift, Corridor and Staircase. East: Open to Sky, West: Open to Sky</p>
<p>Reserve Price Rs.70,10,000/-; EMD: Rs.7,01,000/-; Auction Time: 11AM to 12 Noon</p>
<p>3) All that the Semi-Finished Flat No.301, in Third Floor of "Sri Krishna Residency", along with a super built up area 1500 Sqft (including common areas and Car Parking) with an undivided share of land 60 sq yards (out of total area of 600 sq yards) Constructed on Plot No.60&61, in Sy.Nos. 55, 56, 57 & 58, Situated at rest of the area in Block No.1, is not covered by any Colony of Gachibowli Village, Serilingampally Revenue Mandal, Ranga Reddy District, Telangana, belonging to VakatiNarayana Reddy S/o VakatiDushyatha Reddy, Registered vide Sale Deed Doct No.5391/2013 dated 25.09.2013 Registered at SRO Serilingampally and Bounded by:-North: Lift, Corridor and Staircase. South: Open to sky., East: Open to sky., West: Open to sky</p>
<p>Reserve Price Rs.70,10,000/-; EMD: Rs.7,01,000/-; Auction Time: 12.00 Noon to 1.00 PM</p>
<p>4) All that the Semi-Finished Flat No.302, in Third Floor of "Sri Krishna Residency", along with a super built up area 1500 Sqft (including common areas and Car Parking) with an undivided share of land 60 sq yards (out of total area of 600 sq yards) Constructed on Plot No.60&61, in Sy.Nos. 55, 56, 57 & 58, Situated at rest of the area in Block No.1, is not covered by any Colony of Gachibowli Village, Serilingampally Revenue Mandal, Ranga Reddy District, Telangana, belonging to VakatiNarayana Reddy S/o VakatiDushyatha Reddy, Registered vide Sale Deed Doct No.5391/2013 dated 25.09.2013 Registered at SRO Serilingampally and Bounded by:-North: Open to sky., South: Lift, Corridor and Staircase. East: Open to sky, West: Open to sky</p>
<p>Reserve Price Rs.70,10,000/-; EMD: Rs.7,01,000/-; Auction Time: 12.00 Noon to 1.00 PM</p>
<p>5) All that the Semi-Finished Flat No.401, in Fourth Floor of "Sri Krishna Residency", along with a super built up area 1500 Sqft (including common areas and Car Parking) with an undivided share of land 60 sq yards (out of total area of 600 sq yards) Constructed on Plot No.60&61, in Sy.Nos.55, 56, 57 & 58, Situated at rest of the area in Block No.1, is not covered by any Colony of Gachibowli Village, Serilingampally Revenue Mandal, Ranga Reddy District, belonging to VakatiNarayana Reddy S/o VakatiDushyatha Reddy, Registered vide Sale Deed Doc No.5391/2013 dated 25.09.2013 Registered at SRO Serilingampally and Bounded by:- North: Lift, Corridor and Staircase, South : Open to sky, East : Open to sky, West : Open to sky</p>
<p>Reserve Price Rs.70,10,000/-; EMD: Rs.7,01,000/-; Auction Time: 1.00 PM to 2.00 PM</p>



6) Flat No.102, (Assessed as MCH No.10-2-14/102) in First floor , With a plinth area of 1429.25 Sq.feet (excluding of Common areas) with 120 Sft Car Parking Space, together with undivided share of land admeasuring 60 Sq.yards or 50.16 Sq. Meters out of 606.94 Sq.yards, in the building known as "MORNI DEVI NIVAS" in Premises Bearing No.10-2-14, on plot No.12, Situated at West marredpallySecunderabadBelonging to Mr.VakatiNarayana Reddy S/o VakatiDushyath Reddy Registered Sale Deed Doc.No. 226/2010 Dated 04.02.2010 registered at SRO Marredpally , and bounded by:- East: Neighbours Property, West : Flat No: 101, North : Neighbours Property on Plot No.12/A, South: Neighbours Property on Plot No.2 & 11

Reserve Price Rs.60,00,000/-; EMD: Rs.6,00,000/-; Auction Time: 3.00 PM to 4.00 PM

7) All that the Flat in Block-A bearing Distinct No.AF-06 of "STONE VALLY" IN Separate bearing Muncipal No.8-2-416AF/6 , With a super built up area of 2918 Square feet, including Common areas and common amenities being provided to the occupants of Blocks B A & C, covered car parking for two cars bearing Nos.43 & 44 in cellar, together with proportionate undivided share of land 250 Square Yards, out of total land 22,500 Square yards, in Premises bearing municipal No. 8-2-416, Situated at Road No. 4, Banjara Hills, Hyderabad Belonging to Sri. G Praveen Kumar S/o Sri. G Rajamouli Gupta Registered Sale Deed Doc.No. 3873/2013 Dated 31.08.2013 registered at District RO Hyderabad (South) , and bounded by:- North: Flat No.AF-05. South: Flat No.AF-07. East: Open space. West: Internal Road Below.

Reserve Price Rs.2,29,00,000/-; EMD: Rs.22,90,000/-; Auction Time: 3.00 PM to 4.00 P.M.

For any clarifications or further details regarding other conditions of sale the intending bidders may contact the Authorised Officer, State Bank of India, Stressed Assets Management Branch-II, Hyderabad – 500 027. Phone No.040-29807108, Mobile No. 9010443800, bidders can also contact Bank's approved Resolution Agent Shri Harinath Reddy Mob. No.8142899599, 9985911560 also may contact the Bank's approved service provider M/s C1 India Pvt. Ltd., Building 301, UdyogVihar, Phase-2, Gulf Petrochem Building, Gurgaon, Haryana-122015, <https://www.bankeauctions.com>, Help Line +91-124-4302020/21/22/23/24, +91-9700333933, email ID: support@bankeauctions.com and bikkina.gandhi@c1india.com, prior to the date of e-auction. For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's website <https://bank.sbi> / www.sbi.co.in and also at the web portal <https://www.bankeauctions.com> of the service provider, M/s C1 India Pvt Ltd.

Date: 07.08.2019

Place: Hyderabad

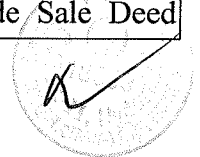


AUTHORISED OFFICER

THE TERMS AND CONDITIONS OF THE AUCTION SALE

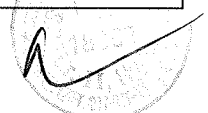
Properties will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS"

1	Name and address of the Borrower	<p><u>Name & Address of the Borrower:</u> M/s. VNR Infrastructures Ltd., (Rep. by Liquidator Sri T S N Raja, Since NCLT Hyderabad vide its Orderdated 24.08.2017 in CA No.142 of 2017 ordered for liquidation of the Company.) Registered office at: Office of the Liquidator, M/s VNR Infrastructures ltd (In Liquidation) 2nd floor H.No.3-11-494, plot no.12&20, RajivGandhi Nagar, InnerRing Road, L.B.Nagar, Hyderabad – 500 074.</p> <p><u>Name & Address of the Guarantors/Mortgagors:</u> 1. Sri VakatiNarayana Reddy S/o Late VakatiDushyantha Reddy R/o H.No.8-2-293/82/460/C, MLA Colony, Road No.12, Banjara Hills, Hyderabad – 500 034. 2. Sri G.Praveen Kumar S/o Sri Ganji Raja Mouli Gupta Rep. by its Director Sri G.Praveen Kumar 203,3rd Floor, Rose Block, Fortune Icon, 8-2-603, Road No.10, Banjara Hills, Hyderabad 500 034. Telangana. 3. M/s. VNR PowertechPvt Ltd., Rep. by its Director Sri G.Praveen Kumar,203,3rd Floor, Rose Block, Fortune Icon, 8-2-603, Road No.10, Banjara Hills, Hyderabad 500 034 Telangana. 4. M/s. VNR Logistics Pvt Ltd., Rep. by its Liquidator Sri ArunMalaniH.No.33, Dream valley (Adj.P.no.306 PVNR Ex.Flyover) Attapur Road, Aramghar, Hyderabad – 500 052.</p>
2	Name and address of Branch, the secured creditor	Stressed Assets Management Branch-II, State Bank of India, Hyderabad, D.No: 3-4-1013/A, 1 ST Floor, CAC, TSRTC Bus Station, Kachiguda, Hyderabad – 500 027 Email ID of the Bank: sbi.18359@sbi.co.in
3	Description of the immovable secured assets to be sold.	<p>1) All that the Semi-Finished Flat No.201, in Second Floor of “Sri Krishna Residency”, along with a super built up area 1500 Sqft (including common areas and Car Parking) with an undivided share of land 60 sq yards (out of total area of 600 sq yards) Constructed on Plot No.60&61, in Sy.Nos. 55, 56, 57 & 58, Situated at rest of the area in Block No.1, is not covered by any Colony of Gachibowli Village, Serilingampally Revenue Mandal, Ranga Reddy District, Telangana, belonging to VakatiNarayana Reddy S/o VakatiDushyatha Reddy, Registered vide Sale Deed Doct No.5391/2013 dated 25.09.2013 Registered at SRO Serilingampally, and Bounded by:- North: Lift, Corridor and Staircase., South: Open to sky, East: Open to sky., West : Open to sky</p> <p>2) All that the Semi-Finished Flat No.202, in Second Floor of “Sri Krishna Residency”, along with a super built up area 1500 Sqft (including common areas and Car Parking) with an undivided share of land 60 sq yards (out of total area of 600 sq yards) Constructed on Plot No.60&61, in Sy.Nos. 55, 56, 57 & 58, Situated at rest of the area in Block No.1, is not covered by any Colony of GachibowliVillage, Serilingampally Revenue Mandal, Ranga Reddy District. Telangana, belonging toVakatiNarayana Reddy S/o VakatiDushyatha Reddy, Registered vide Sale Deed</p>



Doct No.5391/2013 dated 25.09.2013 Registered at SRO Serilingampally and Bounded by:- North: Open to Sky, South : Lift, Corridor and Staircase. East: Open to Sky., West: Open to Sky

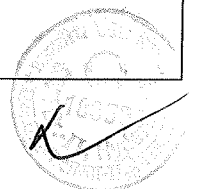
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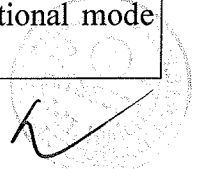
		<p>Property on Plot No.2 & 11.</p> <p>7) All that the Flat in Block-A bearing Distinct No.AF-06 of "STONE VALLY" in separate bearing Muncipal No.8-2-416AF/6, With a super built up area of 2918 Square feet, including Common areas and common amenities being provided to the occupants of Blocks B A & C, covered car parking for two cars bearing Nos.43 & 44 in cellar, together with proportionate undivided share of land 250 Square Yards, out of total land 22,500 Square yards, in Premises bearing municipal No. 8-2-416, Situated at Road No. 4, Banjara Hills, Hyderabad Belonging to Sri. G Praveen Kumar S/o Sri. G Rajamouli Gupta Registered Sale Deed Doc.No. 3873/2013 Dated 31.08.2013 registered at District RO Hyderabad (South), and bounded by:- North: Flat No.AF-05. South: Flat No.AF-07. East: Open space. West: Internal Road Below.</p>
4	Details of the encumbrances known to the secured creditor.	None
5	The secured debt for recovery of which the property is to be sold	Rs.593,54,00,528.29 (Rupees Five hundred ninety three crores fifty four lacs five hundred and twenty eight and paise twenty nine only) plus interest at the contractual rate and incidental charges
6	Deposit of earnest money	<p>Property 1: EMD: Rs.7,01,000,- being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or by Demand Draft Drawn in favour of SBI account VNR Infrastructures Ltd Name of the Branch drawn on any Nationalised or Scheduled Bank.</p> <p>Property 2: EMD: Rs.7,01,000,- being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or by Demand Draft Drawn in favour of SBI account VNR Infrastructures Ltd Name of the Branch drawn on any Nationalised or Scheduled Bank.</p> <p>Property 3: EMD: Rs.7,01,000,- being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or by Demand Draft Drawn in favour of SBI account VNR Infrastructures Ltd Name of the Branch drawn on any Nationalised or Scheduled Bank</p> <p>Property 4: EMD: Rs.7,01,000,- being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or by Demand Draft Drawn in favour of SBI account VNR Infrastructures Ltd Name of the Branch drawn on any Nationalised or Scheduled Bank</p> <p>Property 5: EMD: Rs.7,01,000,- being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or by Demand Draft Drawn in favour of SBI account VNR Infrastructures Ltd Name of the Branch drawn on any Nationalised or Scheduled Bank</p> <p>Property 6: EMD: Rs.6,00,000,- being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or by Demand Draft Drawn in</p>

		favour of SBI account VNR Infrastructures Ltd Name of the Branch drawn on any Nationalised or Scheduled Bank Property 7: EMD: Rs.22,90,000,- being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or by Demand Draft Drawn in favour of SBI account VNR Infrastructures Ltd Name of the Branch drawn on any Nationalised or Scheduled Bank
7	Reserve Price of the immovable secured assets:	Property 1: Rs.70,10,000/- Property 2: Rs.70,10,000/- Property 3: Rs.70,10,000/- Property 4: Rs.70,10,000/- Property 5: Rs.70,10,000/- Property 6: Rs.60,00,000/- Property 7: Rs.2,29,00,000/-
	Bank account in which EMD to be remitted	1) Account No: 35754829917 2) Account Name: EMDs on account of e-Auction. 3) IFSC: SBIN0018359 4) Bank: State Bank of India, Stressed Assets Management Branch-II, Kachiguda, Hyderabad.
	Last Date and Time within which EMD to be remitted	04.09.2019 by 5.00 PM
8	Time and manner of payment.	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 15 th day of confirmation of sale by the Secured Creditor.
9	Time and place of public e-Auction	Property 1: Time 11 AM to 12.00 Noon Property 2: Time 11 AM to 12.00 Noon Property 3: Time 12.00 Noon to 1.00 P.M Property 4: Time 12.00 Noon to 1.00 P.M Property 5: Time 1.00 P.M to 2.00 P.M Property 6: Time 3.00 P.M to 4.00 P.M. Property 7: Time 3.00 P.M to 4.00 P.M.

} on 06.09.2019



10	The e-Auction will be conducted through the Bank's approved service provider.	M/s C1 India Pvt Ltd, Gurgaon, Haryana-122015 at the web portal https://www.bankeauctions.com e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above.
11	(i) Bid increment amount:	Rs.1,00,000/- For Property No. 1 to 6 Rs.5,00,000/- For Property No. 7
	(ii) Auto extension:	With auto time extension of five minutes for each incremental bid.
	(iii) Bid currency & unit of measurement	Indian Rupees.
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Any working day with prior appointment before 5:00 P.M of 04.09.2019. 1) Shri. B V Rangadham. Authorised Officer and AGM: Mob No: 9010443800. 2) Authorised Resolution Agent, Shri Harinath Reddy Mob.No.8142899599, 9985911560.
13	Other conditions	(a) Valid email ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password by M/s C1 India Pvt Ltd may be conveyed through e mail. (b) 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 Licence/ Passport etc., (ii) Current Address – proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (v) Contact number to the Authorised Officer of State Bank of India, Stressed Assets Management Branch-II, D.No: 3-4-1013/A, 1 ST Floor, CAC, TSRTC Bus Station, Kachiguda, Hyderabad – 500 027 by 5:00 P.M. of 04.09.2019. (c) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Management Branch -II, Hyderabad to participate in online e-Auction on the portal https://www.bankeauctions.com of M/s C 1 India Pvt Ltd who will provide User ID and Password after due verification of PAN of the Eligible Bidders. (d) On completion of e-auction the Authorised Officer will communicate the successful bidder about the acceptance of the highest bid submitted by him. (e) During e-Auction, if no bid is received within the specified time, Authorised Officer at his discretion may decide to revise opening price/ scrap the e-Auction process/ proceed with conventional mode of tendering.



(f) The Bank/ Authorised Officer/ 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.

(g) 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.

(h) The bid once submitted by the bidder, cannot be cancelled/ withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.

(i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(j) 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.

(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

(l) 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.

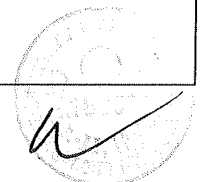
(m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

(n) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.

(o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

(p) 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 property in his/ her name.

(q) 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.



	<p>(r) In case of 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 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 such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only.</p> <p>(s) The sale certificate 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 only.</p>
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Date: 07.08.2019
Place: Hyderabad



A handwritten signature in black ink, appearing to read "M. K. Anand", written over a horizontal line.

**AUTHORISED OFFICER
STATE BANK OF INDIA**