

E-Auction Sale Proclamation Notice under SARFAESI ACT 2002

Sale of immovable asset under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act).

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular that the under mentioned property was mortgaged / charged to the secured creditor, being IndusInd Bank Limited, the possession of under mentioned property had been taken by the Authorised Officer of the IndusInd Bank Limited under S. 13(4) of the Act, will be sold by E- Auction as mentioned below for recovery of under mentioned dues and applicable interest, charges and costs etc. as detailed below.

The property described below is being sold on "As is where is", "As is what is", and "Whatever there is" under the rule no. 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the rules) for the recovery of the dues detailed as under:

Name of Borrower	M/s. Balaram Enterprises		
Co-borrowers/Guarantors	1) Padala Balarama Krishna Reddy, 2) Padala Bhagya Lakshmi, 3) Sathi Potha Reddy, 4) Sathi Vempa Reddy, 5) P. Veerayamma, 6) P. Brahma Reddy & 7) P. Anasuya Rs.5,13,47,826.56/- (Rupees Five Crores Thirteen Lakhs Forty Seven Thousand Eight Hundred Twenty Six and Fifty Six Paisa only) together with further interest at documented rate from 01.04.2024 to the date of payment and other cost, expenses. In the Loan Ac. Nos. 650014089816 & 570000023359.		
Total Amount Due as per 13(2) notices			
Total Amount Due as on 31-08- 2025	Rs.6,00,40,752.56/- (Rupees Six Crores Forty Thousand Seven Hundred Fifty Two and Fifty Six Paisa only).		
Nature of Possession	Possession		
Bid Increment	Rs.50,000/- (Rupees Fifty Thousand only)		
Mode of Auction	E-AUCTION		

Description of Immovable Properties:

Property No.1: Family Settlement Deed Document No.383 of 2013, dated: 25-02-2013 between P. Veerayamma, P. Brahma Reddy, P. Anasuya, P. Balaramakrishna Reddy, K. Vijaya and T. Satyanarayana An extent of 333.4 Sq. yds, under five items, along with a building therein, with door number: 5-44, block number 5, Komaripalem Village, Biccavolu Mandal, Biccavolu SRO, East Godavari District, bounded by:

ITEM No: 1 for 19 Sq. Yds for vacant site

East : House wall of Kovvuri Jayamma West : Site of Kovvuri Srinivas Reddy

: 07.04 Feet : 02.04 Feet

North : Item No.2 wall

South

Fast

West

:35.02 Feet : Lane way some extent, House of Medapati Veereddy Some extent : 35.02 Feet

ITEM No: 2 for 160 1/2 Sq. Yds for dabha house and vacant site

: Compound wall of Kovvuri Javamma

: 24.08 Feet

West : Site of Kovvuri Srinivas Reddy North

: 22.11 Feet

: Compound wall of 6th executant

(Tadi Satyanarayana Reddy) Some extent,

: 61.08 Feet

Item No.3 some extent South : Item No.1 since extent,

House of Medapati Veerreddy Some extent,

House of Mallidi Narayana Reddy Some extent : 59.02 Feet

ITEM No: 3 for 18.70 Sq. Yds left for way

East : House wall of Kovvuri Jayamma some extent,

> Item No.4 some extent : 41.10 Feet : Compound wall of 6th executant (Tadi Satyanarayana Reddy) : 41.10 Feet

North : Site of 6th executant South : Item No.2

: 04.00 Feet : 04.00 Feet

ITEM No: 4 for 81 1/2 Sq. Yds

Fast · Road West : Item No.3 Site : 27.06 Feet : 24.06 Feet

: Sites of 2nd executant (Padala Brahma Reddy) North-

: 27.06 Feet

6th executant (Tadi Satyanarayana Reddy) : Wall of Kovvuri Jayamma South

: 27.03 Feet

ITEM No: 5 for 53.70 Sq. Yds

: Joint site belongs to 2nd executant (Padala Brahma Reddy),

Begumpet: IndusInd Bank Limited, Regional Office, Hyderabad: IndusInd Bank Limited, # 1-10-72

Ashoka Janardhan Chambers, Begumpet, Hyderabad-500016.

Regd. Office: 2401, Gen. Thimmayya Rd. (Cantonment), Pune - 411 001. India. Contact us: (020) 26343201 | Email us: reachus@indusind.com | Visit us: www.indusind.com

CIN: L65191PN1994PLC076333



6th executant (Tadi Satyanarayana Reddy), sóme extent,

Wall of Kovvuri Papareddy some extent : 24.09 Feet : Joint site of Kovvuri Subbareddy : 24.09 Feet : Site of Kovvuri Harischandra Reddy : 19.04 Feet

: Joint way and sites of 2nd executant (Padala Brahma Reddy) South

> 6th executant (Tadi Satyanarayana Reddy) : 19.04 Feet

Within the 1 to 5 items, a total extent of 333.4 sq. yds along with ground, first floor residential building with all usufruct, water, ways with all easement rights.

*Together with the buildings and structures constructed/to be constructed thereon and all the fixed and fittings annexure thereto.

Date and time of E-Auction: 22/10/2025, 10.00 AM to 11.00 AM with unlimited extension of 5 minutes (i.e. time mentioned in sale notice or up to 5 minutes from last bid placed by any bidder, whichever is later.)

Reserve Price Rs.39,33,000/- (Rupees Thirty Nine Lakhs Thirty Three Thousand only) EMD Rs.3,93,300/-(Rupees Three Lakhs Ninety Three Thousand Three Hundred only) RTGS/NEFT/Fund Transfer to the credit of "Indusind Bank Ltd", Account No. 00043564604005, IFSC: INDB0000004

Property No.2

West

North

Regd. Partition Deed Document No.2568 of 1970, dated: 24-12-1970 between S. Satyanarayana Reddy, S. Potha Reddy & S. Vempa Reddy.

An extent of 375.18 Sq. Yds, along with a building, bearing door number 6-353, with assessment no.2301, in survey number: 353/5, in Anaparthi Village, Anaparthi Mandal, Anaparthi SRO, East Godavari District, bounded bv:

East : Wall of Uddanda Bulliabbayi · 20 Vds

West : Joint way to this property and property of

> Karri Venkata reddy @ Pedakapu -: 19.2 Yds : Item No.2 : 19.2 Yds

North South : Road : 18.6 Yds

Within the above boundaries, an extent of 375.18 Sq. Yds along with building, with all usufruct, water, ways with all easement rights.

Date and time of E-Auction: 22/10/2025, 11.00 AM to 12.00 PM with unlimited extension of 5 minutes (i.e. time mentioned in sale notice or up to 5 minutes from last bid placed by any bidder, whichever is later.)

Reserve Price Rs.2,03,49,000/- (Rupees Two Crores Three Lakhs Forty Nine Thousand only) EMD Rs.20,34,900/-(Rupees Twenty Lakhs Thirty Four Thousand Nine Hundred only) RTGS/NEFT/Fund Transfer to the credit of "Indusind Bank Ltd", Account No. 00043564604005, IFSC: INDB0000004

Regd. Sale Deed Document No.7617 of 2015 dated: 26-12-2015 in favour of Smt. Padala Bhagya Lakshmi

An extent of 220 Sq. Yds vacant site in Plot No.60, C. No.240/2012/R, L.P. No.66/2012/R approved by Deputy Director of Town & Country Planning, Rajahmundry, in Ac 4.98 cents in S. No.145/1, 145/2, 145/3, 138/1, 139/1, 139/3, in Nadkuduru (V) & Panchayath, Karapa (M), Kakinada Registry, E.G. Dist., divided into house plots within the following boundaries:

: 33 ft., wide road 33 ft

: Site in Plot No.59 belonging to Kukkala Venkata Ramana 60 ft South

: Site in Plot No.53 33 ft West : Site in Plot No.61 60 ft North

Within the above boundaries an extent of 220 sq. yds vacant site with all usufruct, water ways and easement rights etc...

Date and time of E-Auction: 22/10/2025, 02.00 PM to 03.00 PM with unlimited extension of 5 minutes (i.e. time mentioned in sale notice or up to 5 minutes from last bid placed by any bidder, whichever is later.)

Reserve Price: Rs.17,10,000/- (Rupees Seventeen Lakhs Ten Thousand only) EMD Rs.1,71,000/- (Rupees One Lakh Seventy One Thousand only) RTGS/NEFT/Fund Transfer to the credit of "IndusInd Bank Ltd", Account No. 00043564604005, IFSC: INDB0000004

Regd. Partition Deed with No. 388 of 2013 between P. Balaramakrishna Reddy, P. Brahma Reddy and K. Vijaya.

A total extent of Ac 0.43 cents in R.S. No.369/2, (2) A total extent of Ac 0.47 cents in R.S. No.369/3 in total Ac 0.90 cents of non-agriculture, in block no.1 to the nearest D. No. 1-89 in Komaripalem (V) & Gramapanchayath, Biccavolu Mandal, Biccavolu SRO, East Godavari Dist., Andhra Pradesh.

: Lay out (Balarama Krishna garu)

West : Road (40'-0")

North : Sathi Sathyavathi garu land

: Nallamilli Satyanarayana Reddi garu land

Regd. Partition Deed with No. 388 of 2013 between P. Balaramakrishna Reddy, B. Brahma Reddy and K. <u>Vijaya.</u>

A total extent of Ac 0.27 cents in R.S. No.392/2 of non-agriculture, in block no.1 to the nearest D. No. 1-89 in Komaripalem (V) & Gramapanchayath, Biccavolu Mandal, Biccavolu SRO, East Godavari Dist., Andhra Pradesh.

East : T. Sataynarayana Reddy (Land)
West : Lay out (Bala Rama Krishna garu)

: K. Satyanarayana & P. Bala Rama Krishna common way

South: K. Subba Reddy garu (land)

North

A total extent of Ac 1.17 cents = 5662.8 sq. yards of non-agriculture, in block no.1 to the nearest D. No. 1-89 in Komaripalem (V) & Gramapanchayath, Biccavolu Mandal, Biccavolu SRO, East Godavari Dist., Andhra Pradesh

<u>Date and time of E-Auction:</u> 22/10/2025, 03.00 PM to 04.00 PM with unlimited extension of 5 minutes (i.e. time mentioned in sale notice or up to 5 minutes from last bid placed by any bidder, whichever is later.)

Reserve Price: Rs.1,82,40,000/- (Rupees One Crore Eighty Two Lakhs Forty Thousand Only) EMD Rs.18,24,000/- (Rupees Eighteen Lakhs Twenty Four Thousand Only) RTGS/NEFT/Fund Transfer to the credit of "IndusInd Bank Ltd", Account No. 00043564604005, IFSC: INDB00000004

Date of Inspection of	15/10/2025 between 11:00 AM to 01:00 PM, Mr. L. Tulaseerao Mobile			
Properties	No:9948011829, lakkimsetty.tulaseerao@indusind.com and contact			
	person Shaik Farooq Basha Mobile No. 9700898077			
	shaikfarooq.basha@indusind.com			
Date of Submission of bids	21/10/2025 up to 04:00 PM			
(E-auction)				
Details of encumbrances over the property, as known to the Bank	NIL to the knowledge to the bank.			
Claims, if any, which have been put forward against the property and any other dues known to Secured creditor and value	Not Known to the best of knowledge of the Bank.			

This publication is also a Fifteen Days (15) notice to the borrower/guarantors under rule 8(6) of security interest (enforcement) rule, 2002.

For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditors Website i.e., https://www.indusindbank.com, regarding E-Auction/sale of respective property and other details before submitting their bids for taking part in the E –Auction. Bidders may also visit the website https://www.bankeauctions.com or contact service provider as below

Name of Auction Provider	M/s. C 1 India Private Limited		
Address	Gulf Petro Chem, Building No.301,1st floor, udyog vihar, Phase- Haryana- 122015.	-2, Gurgaon	
Contact Person	Mr. P. Dharani Krishna	and Da	
Contact No.	+91 9948182222	1/3/	

Place: Hyderabad Date: 26-09-2025 Authorised Officer IndusInd Bank Ltd

TERMS & CONDITIONS

- The Auction sale is being conducted by Authorised officer under the provisions of SARFAESI Act with the aid through
 e-auction. Action/Bidding shall be only through "Online Electronic Mode" through the website
 https://www.bankeauctions.com M/s. C1 India Private Limited is the service provider to arrange platform for e-auction.
- The auction is conducted as per the further Terms and Conditions of the Bid Document and as per the procedure set out therein. Bidders may go through the website of IndusInd Bank, www.indusind.com and website of the service provider https://www.bankeauctions.com for bid documents and details of the secured assets put up for auction/obtaining the bid form.
- 3. Bids shall be submitted online only in the prescribed format with relevant details. For details please contact above persons of M/s C1 India Private Limited on https://www.bankeauctions.com; Contact person Mr. P. Dharani Krishna, Contact No. +91 9948182222 Email Id: support@bankeauctions.com. The service provider will also provide training on e-auction, if required, to those bidders who will deposit EMD.
- Earnest Money Deposit (EMD) shall be deposited through DD/RTGS/NEFT/Fund Transfer to the credit of "IndusInd Bank Ltd", having Account No. 00043564604005, IFSC: INDB0000004, and Branch Address: 1-10-72, 3rd Floor, Ashoka Janardhana Chambers, Begumpet, Hyderabad - 500016, before submitting bids.
- 5. intending bidders should also submit a copy of the bid form submitted 'online' along with the UTR no. of NEFT/RTGS remittance towards EMD in a sealed cover addressed to the Authorised Officer, IndusInd Bank Ltd, 1-10-72, Ashoka Janardhan Chambers, Sardar Patel Road, Begumpet, Hyderabad-500016, so as to reach the same on or before 21/10/2025 at 4.00 pm. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale in the A/c of "M/s.Balaram enterprises for Open Plots/Residential Property/commercial Property.
- 6. On compliance with the above, the bidders shall be provided with the facility of online participation in the inter-se auction bidding. Online bidding will take place at the website of https://www.bankeauctions.com and shall be subject to the terms and conditions mentioned herein as well as those given in the bid document. Further the sale shall be in accordance with the SARFAESI Act/Rules.
- No person other than the intending bidder themselves, or their duly authorized agent shall be allowed to participate in the E-Auction.
- 8. The intending participants of the E-Auction may download copies of sale notice, terms and conditions of E-auction, help manual on operational part of E-Auction and process compliance form related to this e-auction from the above mentioned website of service provider i.e. https://www.bankeauctions.com. For the purpose of participation in e-auction, the intending bidders must have an active e-mail ID and PAN Number.
- 9. It is the sole responsibility of the bidder to obtain the computer terminal system with internet connection to enable him/her to participate in the bidding. Any issue with regard to connectivity during the course of the bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained by the Bank or the E-auction Service Provider.
- 10. Bidders are required to comply with KYC norms and provide self-attested KYC documents **online as well as offline**. The genuenity of the KYC documents is the sole responsibility of the bidder.
- 11. Offers that are not duly filled up or offers not accompanied by the EMD or offers received after the above date and time prescribed herein will not be considered/treated as valid offers, and accordingly shall be rejected.
- 12. After expiry of the last date of submission of bids with EMD, Authorised officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids on and above the reserve price and paid the stipulated EMD with the Bank along with other factors like valid KYC etc) to the service provider M/s. C1 India Private Limited to enable them to allow only those bidders to participate in the online inter se bidding/auction proceedings at the date and time mentioned in E Auction Sale notice.
- 13. Inter se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders and bidders can bid in multiples of Rs.50,000/- (Rupees Fifty Thousand Only).
- 14. Auction will be scheduled for an initial period of 60 minutes followed by unlimited extension of 5 minutes each viz. the auction will run for 60 minutes first and in case there is a valid bid received within last 5 minutes, the auction will get extended for another 5 minutes. The process will continue until there are no valid bids during last 5 minutes.

- 15. In no eventuality the property would be sold below the Reserve Price.
- 16. The property shall be sold to highest bidder, subject to acceptance of the bid by the secured creditor.
- 17. The successful applicant declared through the process of e-auction shall deposit 25% of the purchase amount (inclusive of EMD), immediately on closure of the E-auction sale proceedings through the mode of payment mentioned in Clause (3). The successful bidder is advised to note the business hours of the Bank to avoid technical issues/default.
- 18. The balance amount of the purchase money shall be paid to the Authorized Officer of IndusInd Bank Limited on or before 15th day from the date of E-Auction or such extended period as agreed upon in writing by the Authorized Officer. In case of any default of respective payment within the stipulated period, the sale will automatically stand revoked and the entire deposit made by the bidder together with the earnest money shall be forfeited without any notice and the property shall be resold. The defaulting bidder shall not have any recourse/claim against the Bank/Authorised Officer.
- 19. The EMD of the unsuccessful bidders will be returned on the closure of the E-auction sale proceedings without interest.
- 20. The successful bidder shall bear the stamp duties, charges including those of sale certificate, registration charges, all statutory dues payable to government, taxes and rates and outgoing, both existing and future relating to the properties.
- 21. The sale certificate will be issued in the name of the successful bidder only and for the successful bid amount as sale consideration, after payment of the entire successful bid amount/closing bid amount and other charges if any.
- 22. The defaulting purchaser/bidder shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
- 23. The property is sold in "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" in all respects and subject to statutory dues if any. The intending bidders should make discrete enquiry as regards any claim, charges/encumbrances on the property, of any authority, besides the Bank's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. For any discrepancy in the property the participating bidder is solely responsible for all future recourses from the date of submission of bid.
- 24. No claim of whatsoever nature regarding the property put for sale, charges/encumbrances over the property or on any other matter etc, will be entertained after submission of the bid/confirmation of sale.
- 25. The Authorized Officer/Bank will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc or any other dues to the Government, local authority or anybody, in respect of the property under sale.
- 26. Prospective bidders are advised to peruse the copies of title deed, if any available with the Secured Creditor and also carry out their own inquires to satisfy themselves regarding title to the property, marketability, right, interest, encumbrances, dues if any, over the property. It is the sole responsibility of the prospective buyer and no claim against the bank will be entertained.
- 27. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/delete/change any of the terms and conditions of this sale at any time without prior notice to the owner, bidder, public etc and without assigning any reason.
- 28. The E-Auction sale is subject to the confirmation by the Secured Creditor/Bank. If the borrower/guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.
- 29. Prospective bidders may avail online training on e-Auction from M/s. C1 India Private Limited, on https://www.bankeauctions.com; Contact Person P. Dharani Krishna, Contact No. +91 9948182222 Email id: support@bankeauctions.com
- 30. The intending purchasers can inspect the property with prior appointment at his/her expenses on the time and date mentioned above. For inspection of the properties please contact Shaik Farooq sha Mobile No. 9700898077 shaikfarooq.basha@indusind.com, Authorised Officer Mr. L. Tulaseerao Mobile No. 9948011829, lakkimsetty.tulaseerao @indusind.com.

- 31. The particulars specified in the Description of property have been stated to the best of information of secured creditor and the secured creditor will not be responsible for any error, misstatement or omission.
- 32. For further details, contact the Authorised Officer Mr. L. Tulaseerao Mobile No:9948011829, lakkimsetty.tulaseerao@indusind.com.
- 33. The submission of the bids shall deem that the Intending Bidders have taken all precautions and satisfied themselves with respect to the conditions of the secured assets and the terms and conditions of the auction. It shall not be open for the Intending Bidders to raise any issue after having submitted the bids and /or participated in the sale proceedings.

IMPORTANT INSTRUCTIONS

- 34. Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither Indusind Bank Ltd nor Service Provider will be responsible for any failure/lapse (Power failure, Internet failure etc.) on the part of the vendor. In order to prevent such contingent situation bidders are requested to make all the necessary arrangements/alternatives such as backup power supply etc required so that they are able to prevent such situation and continue to participate in the auction successfully. As per the new inter-operability guidelines released by the Controller of Certifying Authorities (CCA), the Secured Socket Layer (SSL) certificate for a e-procurement application is generated on a new algorithm, SHA2. Also, the Digital Certificate that will be applicable for these platforms have to be SHA2 algorithm compliant. For the same, the users have to ensure that they have Windows XP (SP3)/Windows Vista/Windows 7 installed in their respective PC/Laptop.
- 35. This is also a notice to the borrower/guarantor of the above said loan about holding of this sale on the above mentioned date if their outstanding dues are not repaid in full.

STATUTORY 15 DAYS SALE NOTICE UNDER RULES 6(2), 8(6), 8(7) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

The borrower/guarantors/mortgagors are hereby notified to discharge the liability in full and pay the dues as mentioned above along with up to date interest and expenses with in thirty days from the date of this notice failing which the "secured Asset" (mentioned above) will be sold as per the terms and conditions mentioned above. In case there is discrepancy between the publications of sale notice in English and vernacular newspaper then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Place: Hyderabad Date: 26-09-2025 Authorised Officer IndusInd Bank Ltd

ANNEXURE 1

BID FORM

•	Name/s of Bidder/s (In Capital)*	:		
•	Individual / Company			
•	Father's / Husband's Name* (In case of Company, please give Name of Authorized Official)	3		
•	Date of Birth / Incorporation*			
•	Nationality*	**************************************		
•	Permanent/Registered Address*	£		
•	Postal Address of Bidder/s*	:		
•	Mobile Number & Email ID*	:		
•	Fax Number*	:		
	PAN/TAN Number*	: -		
•	Aadhaar Number			
• Secure	Brief Description of Property / ed assets	:		
	EMD Details			
to a	Date of Demand Draft	:		
•	Name of Bank	:		
•	Branch 📳	:		
	Bidder's Offer / Bid Amount	: Rs.		
(in wo	rds and figures)		only)	
• 0	Date of submission of Bid	: *		
			ortent and address to once and	

I declare that I have read and understood all the general, technical and other terms and conditions of the auction sale and shall abide by all of them. I also undertake to improve my bid by minimum one increment value notified in the sale notice if I am the sole bidder.

(Signature of the Bidder/s)

Encl.:

- Copy/s of Photo ID
- Copy/s of PAN/TAN/AADHAR Card
- Copy of address proof of the Bidder(s)
- In case of bidder/s staying abroad / NRIs / PIOs / bidder/s holding dual citizenship, bidder/s must submit copy/s of his / her valid Indian passport.
- In case of bidder/s staying abroad / NRIs / PIOs / bidder/s holding dual citizenship, bidder/s shall also submit a separate declaration by way of an affidavit in the format attached herein as
- Exhibit I.
- * Please carry original at the time of auction for the purposes of verification.

Exhibit I

DECLARATION ON AFFIDAVIT

(To be submitted only by persons residing outside India/NRIs/PIOs/bidders holding dual citizenship)

l,	s/o	aged	, residing at	do hereby
	nly affirm and declare as under:			·
		7)		
•	That I am interested in participating	in the auction sale proc	eedings and bidding	for and thereafter
	asing the property viz.	(details of the prop	<i>perty)</i> (hereinafter re	ferred as the "said
prope	rty").			
•	That I am legally competent and entitle	ed to participate in the sai	id auction sale procee	dings and nursuant
theret	o to purchase the said property as and wh			
	nk as the case may be.		solur blader by the ric	ationsed officer of
•	That by participating in the said aud	ction sale or by purchas	sing the said propert	y I will not be in
contra	vention of any law, rules, regulations, dire	ctions, guidelines, etc. th	at are or may be appl	icable to me either
in Indi	a or outside the jurisdiction of India.			
•	That I am deposing this Affidavit on my			
	orementioned facts deposed by me herei	n are found to be incorr	ect at any time then	I shall be the sole
persor	responsible for the same.			
•	That the Bank shall not in any manner b	pe held liable or responsit	le with respect to an	thing or facts that
have b	een mentioned herein and deposed by me		ne memespect to uni	dining of facts that
Depon	ent			