

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	<u>Name & Address of the Borrower:</u> Sri Matta Raghu Ram S/o Sri Kashi Vishwanadha Rao H.No. 2-15, Main Road, Bethupally, Sathupally, 507 303			
2	Name and address of Branch, the secured creditor	STATE BANK OF INDIA, Stressed Assets Recovery Branch , 2nd Floor, Upstairs of TSRTC Building Commuters' Amenity Centre, Koti, Hyderabad – 500 095 Email ID of the Bank: sbi.05172@sbi.co.in			
3	Description of the immovable secured assets to be sold.				
	Sr. No.	Description of the immovable properties	Reserve Price	Earnest Money Deposit(EM D)	Property ID
	1.	Site and existing Residential ground floor RCC roofed building bearing Door No 2-121(old), 2-15(New) having actual plinth area of 1117.52 Sq Feet admeasuring to an extent of Site area 726.00 Sq yards located in Sy No:235/VUU/G, near Sathupalli to Aswaraopeta R7B road, Bethupalli GP Limits, Sathupalli Mandal, Khammam District Bounded by: North : Property of Vendors South : Property of Oggu Bhagavan Reddy & Others East : Property of Sathenapalli Mahalaxmi West : GP Road	Rs.55,08,000/-	Rs.5,50,800.	SBIN20037337294
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.84,73,325/- (Rupees Eighty Four Lakhs Seventy Three Thousand Three Hundred and Twenty Five Only.) as on 03.08.2026 together with further interest, expenses from 04.08.2026 due to the secured creditors State Bank of India			
6	Deposit of earnest money	EMD: Rs. 5,50,800/- (10% of Reserve price)			



7	Reserve Price of the immovable secured assets:	Rs.55,08,000/-
	Bank account in which EMD to be remitted	1) Account No: 37197394722 2) Account Name: "SARB No Lien Account" 3) IFSC: SBIN0030233 4) Bank: State Bank of India, Triveni Complex Branch
	Last Date and Time within which EMD to be remitted	21.08.2026 by 3:00 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 amount 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 of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction.
9	Time of public e-Auction	21.08.2026 Auction Time - 11:00 Hrs to 15:00 Hrs
10	The e-Auction will be conducted through the Bank's approved service provider. E-auction tender documents declaration etc., are available in the website of the service provider as mentioned above	https://baanknet.com/ For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website URL: https://baanknet.com/
11	(i) Bid increment amount:	Rs.10,000/-
	(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	For inspection of the property prior appointment before 20.08.2026 5:00 P.M - Sri TM Jayaramudu, Authorised Officer & Chief Manager – 9494431902 - Sri S Prathik Yadav, Manager - 7981035599



13	Other conditions	(a) For issues related to activation of buyer id /deposit of EMD contact M/s PSB Alliance (auction service provider] in their help desk Nos. 8291220220. For registration, related queries send e-mail to ibapiop@mstcecommerce.com and for EMD payment/ refund related queries send e-mail to support.ebkray@psballiance.com. Normally activation of buyer ID takes 2 to 3 working days and if activation of buyer is required on urgent basis then contact Shri Sanjeev Kumar (CM, Mob - 9413396601), Shri Gaurav, (CM, Mob-6392556692) at SBI Corporate Office, Stressed Assets Recovery Group. (b) Bidders shall hold a valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s PSB Alliance may be conveyed through e mail. (c) The intending bidders are hereby suggested to provide the EMD in wallet by generating challan well before the date of "auction and don't wait till the date of auction. The mode of remittance to the wallet of buyer is NEFT only. So, we suggest the buyer accordingly and do not use any other mode of remittance. Otherwise the same will be refunded back by M/s PSB Alliance. (d) 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 of the bidder etc., to the Authorized Officer of State Bank of India, Stressed Assets Recovery Branch, 2nd Floor, Commuter Amenity Centre, Bus Terminal Complex, Koti, Hyderabad – 500 095 by 20.02.2026 till 5:00 P.M. Scanned copies of the original of these documents can also be submitted to e-mail ID of Authorized Officer. (e) Avoid waiting till the date of auction for activation of buyer ID and deposit of EMD in the wallet of buyer. As the deposit of EMD is done through NEFT mode only and for settlement through NEFT we depend on the settlement batches at RBI gateway, so there is a huge chance of non-credit of EMD in the wallet of buyer if the EMD is sent on the date of auction resulting in non-selling of properties.
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	(f) The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the completion of the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction. (g) During e-Auction, if no bid is received within the specified time, State Bank of India at his discretion may decide to revise opening price/ scrap the e-Auction process/ proceed with conventional mode of tendering. (h) The Bank/ Authorized 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. (i) 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. (j) 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. (k) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (l) The Authorized Officer shall be at liberty to cancel the e-Auction process/ tender at any time, before declaring the successful bidder, without assigning any reason. (m) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (n) 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. (o) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The
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		bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (p) The Authorized Officer is not bound to accept the highest offer and the Authorized 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. (q) 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 may it be subsequently sold. (r) 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. (s) 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. (t) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever (u) 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 Authorized 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 authorized officer of the concerned bank branch only.
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		(v) 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. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained.
14.	Details of pending litigations if any in respect of the property proposed to be sold.	Nil

Date: 03.08.2026
Place: Hyderabad

AUTHORISED OFFICER
STATE BANK OF INDIA

