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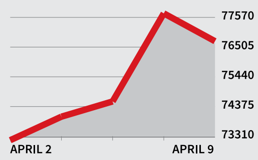
SENSEX 76631.65 (-931.25)



IN FOCUS

	LATEST	CHANGE
Nifty 50	23775.10	-222.25
P/E Ratio (Sensex)	21.06	-0.26
US Dollar (in ₹)	92.65	+0.07
Gold Std 10 gm (in ₹)	149337.00	-1179
Silver 1 kg (in ₹)	236158.00	-7883

DROP IN PRODUCTION. **Unseasonal rain** in March and April has hit the wheat crop across 111 districts in nine States, leading to a 5-10% drop in output **p10**

US TRADE TALKS. **As India and the US** look to revive trade deal talks, a team heads to Washington this month **p3**

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RNI No. TGENG/25/A4875

QUICKLY.

CAFE-3 SHAKE-UP

Centre likely to ease norms for small cars

New Delhi: The upcoming Corporate Average Fuel Efficiency-3 (CAFE-3) norms are likely to offer significant concessions to small cars, marking a decisive tilt in favour of entry-level and compact vehicles even as emission targets tighten sharply for large, fuel-intensive SUVs. **p2**

FRAGILE CEASEFIRE

Markets snap 5-day winning streak

Mumbai: Markets reversed course on Thursday, with the benchmark indices declining after five consecutive sessions of gains, as investor optimism around a US-Iran ceasefire quickly gave way to renewed geopolitical anxiety. The BSE Sensex fell 931 points to close at 76,631, while the Nifty 50 shed 222 points to end at 23,766. The sell-off followed Wednesday's sharp 1,800-point rally that was triggered by ceasefire signals that appeared increasingly fragile by Thursday afternoon. **p6**

TCS Q4 net up 12% on AI-led revenue growth, order book

POSITIVE SHOW. Operating margin remains stable at 25.3%; salary hikes for all grades

Vallari Sanzgiri
Mumbai

Tata Consultancy Services' net profit rose 12 per cent to ₹13,784 crore for the fourth quarter of 2025-26, led by revenue growth and larger order bookings. Net profit increased by 28.5 per cent on a sequential basis, owing to one-off expenses in the previous quarter.

CEO and MD K Krithivasan said, "We are pleased to report the third consecutive quarter of sequential growth, supported by three mega deals and a $12 billion TCV. This momentum was broad-based across major markets and most industries. While macro-economic headwinds continue, we see sustained customer conviction in technology investments, which positions us well for the opportunities ahead."

Revenue grew 9.6 per cent to ₹70,698 crore y-o-y, and 5.3 per cent on a quarterly basis. However, on a constant currency basis, FY26 reported around 2.4 per cent annual decline, the company's first revenue dip since going public, as per Phil Fresht, Founder and CEO, HFS Research. Forex was a key uptick, with exchange difference on translation of foreign currency cash and cash equivalents going from ₹174 crore in Q4FY25 to ₹959 crore in Q4FY26.

Results at a glance

	Q4 FY25	Q3 FY26	Q4 FY26
Revenue (₹ crore)	64,479	67,087	70,698
PAT (₹ crore)	12,293	10,720	13,784
Headcount	6,07,979	5,82,163	5,84,519
Attrition (%)	13.3	13.5	13.7
TCV ($ billion)	12.2	9.3	12

AI REVENUES UP

Annualised AI revenues surpassed $2.3 billion, driven by accelerated deployment of AI solutions. During its analyst call, the management estimated AI revenues to grow and make up for the potential reduction in traditional revenue segments.

The total contract value (TCV) increased 29 per cent to $12 billion, with three mega-deal wins in Q4. The operating margin remained stable at 25.3 per cent. TCS announced annual salary increases across all grades effective April 1, with top performers getting double-digit rises.

Sudeep Kunnumal, Chief HR Officer, said, "We are pleased to implement annual salary increases across all grades, effective April 1. In Q4, we continued to invest in a future-ready workforce with strong additions across experienced talent and campus hires." Workforce grew by 2,356 to 5,84,519 employees, a sequential growth of 0.4 per cent. The company reported a 'Voluntary' LTM attrition of 13.7 per cent.

REGIONAL MARKETS

In Q4, regional markets grew 1.2 per cent sequentially. The Indian market reported a 1.7 per cent sequential growth. The UK market grew 2.4 per cent, and West Asia and Africa rose 0.4 per cent sequentially. Latin America, however, dropped 6.9 per cent. Aside from regional markets, the BFSI, consumer business and life-sciences and healthcare verticals continued to lead growth.

K Krithivasan, CEO

Asked about West Asia war, Krithivasan said there was no disruption beyond travel and transport restrictions, but spoke of potential impact in case of supply chain disruption.

On its HyperVault data centre ambitions, the management reported significant engagement across the full ecosystem of hyperscaler, semiconductor companies and model providers.

Analysis p2

Banks rush to unwind long dollar positions ahead of RBI's April 10 deadline

Our Bureau
Mumbai

Banks seem to have more or less closed out their excessive speculative and arbitrage positions in the forex market ahead of the RBI's April 10 deadline to unwind long dollar positions, going by the gains the rupee has made so far, according to sources, who estimated that almost 90 per cent of these positions may have been unwound.

With the rupee last month breaching 95 per US dollar intra-day, surpassing its previous record lows amid concerns over the West Asia conflict, the RBI introduced a prudential measure on March 27 (post market hours) to ensure orderly conditions in the foreign exchange market.

PRUDENTIAL MEASURE

As per the prudential measure, authorised dealers/ADs (banks) have to limit their net open position in INR (NOP-INR) in the onshore deliverable market to within $100 million at the end of each business day. This is to ensure orderly conditions in the foreign exchange market.

Following the aforementioned measures, the rupee has so far (up to April 9) gained about 200 paise against the dollar in six trading sessions, beginning March 27.

The move will ensure orderly conditions in the foreign exchange market GETTY IMAGES

Amit Pabari, MD, CR Forex Advisors, said the RBI stepped in at a critical juncture through its March 27 circular, capping banks' Net Open Position (NOP-INR) at $100 million, with compliance mandated by April 10. This move came when the rupee was under significant depreciation pressure.

"Market estimates suggested that banks were required to unwind positions worth $18-30 billion. This unwinding effectively translated into sustained dollar selling and rupee buying, providing near-term support to the currency," Pabari said.

He assessed that with the bulk of NOP-related support now fading and global uncertainties still elevated, the rupee's near-term strength appears limited. USD-INR is likely to find a base in the 92.20-92.50 zone, with a gradual move higher towards 93.50-94.

GEOPOLITICAL CRISIS

He said initially, expectations were that this regulatory intervention, coupled with any easing in geopolitical tensions, particularly the West Asia war, would help stabilise the rupee.

However, recent developments underscore the fragility of the ceasefire, with fresh escalation involving Israel and renewed disruptions around the Strait of Hormuz emerging within hours of the pause announcement, keeping global uncertainties elevated.

"This has reignited upside pressure on crude oil prices... Elevated crude prices directly widen India's import bill, thereby exerting renewed pressure on the rupee," he said.

Referring to losses incurred by some banks due to the prudential measures, a forex dealer said, "Instead of the knee-jerk reaction, which cut the position limits, RBI should have called up bank treasuries to unwind their long positions slowly."

NSE pushing to file IPO papers by early May

Janaki Krishnan
Mumbai

The National Stock Exchange of India is pushing to file by the first week of May the draft red herring prospectus for its initial public offer in the region of ₹23,000 crore, said sources.

Investment bankers working on the issue have been given a strict timeline to get the documentation ready so that the papers can be filed with the Securities and Exchange Board of India by May 8, according to sources in the know.

RACE AGAINST TIME

While the intermediaries are racing against time to comply with the deadline, the NSE is also getting its annual accounts ready by that time. Sources indicate that a board meeting is scheduled towards the end of April to approve the fourth quarter and FY26 annual results.

TIGHT TIMELINE. Investment bankers have been given a strict timeline to get the documentation ready REUTERS

Though the stock markets have been falling, trading volumes have seen a surge and the NSE is expecting to end the year with decent numbers, which will form part of the DRHP. "The idea behind the timing of the filing and then the listing is that it will fetch the IPO an attractive valuation and pricing, and provide a lucrative exit to investors," said a source.

In the first nine months of the current fiscal year, NSE reported a 22 per cent drop in net profit to ₹7,431 crore and a 10 per cent fall in total income to ₹13,354 crore at the consolidated level.

On a standalone basis, the net profit was down 5 per cent and total income 12 per cent.

Last month, the exchange invited expressions of interest from selling shareholders to tender their shares in the IPO, and sources indicated that discussions are underway on the quantum of stakes being sold by each of the shareholders.

KEY SHAREHOLDERS

Top shareholders in the exchange include LIC (10.72 per cent), SBI (3.23 per cent), SBI Capital Markets (4.33 per cent), Stock Holding Corporation of India (4.44 per cent), and Temasek (4.5 per cent).

Unlisted shares of the exchange currently trade in the region of ₹1,800 apiece, with a market valuation of around ₹4.7 lakh crore. Sources indicated that the exchange could be looking at a valuation of over ₹6.5 lakh crore.

There was no response from the NSE till press time to an email sent seeking clarification.

EVERY VOTE COUNTS

RECORD TURNOUT. A voter rushes in as officials close the polling station at the Government Upper Primary School at Olarikkara in Keralam's Thrissur district. In the first Assembly elections after the SIR exercise, the State recorded a high voter turnout on Thursday. It had touched 78.01 per cent at 8 pm against 76 per cent in 2021. **(Report on page 7)** KK NAJEEB

Haryana, Karnataka, Telangana are top talent magnets

Tamil Nadu, Bengal, Andhra Pradesh, Kerala, Assam in Talent Negative list, finds study

KV Kurmanath
Hyderabad

Despite all the negative talk about traffic bottlenecks in Gurugram and Bengaluru, Haryana and Karnataka topped the list of Talent Positive States (those that attract more talent than they lose) in financial year 2025-26, according to a study by Xpheno. While Telangana occupies the third position, Maharashtra, Goa and Gujarat are the only other 'talent magnet' States.

Karnataka has a positive talent balance of 74,000 employees (the difference between the talent it attracted and lost), Haryana 26,700, and it is 25,500 for Telangana. The number of 'talent positive States' is down to six in 2025-26 from nine the previous year.

KEY HUB. India remained an attractive destination for companies to set up offshore offices thanks to factors such as the speed at which they can hire talent and start operations

All other States, including poll-bound Tamil Nadu, West Bengal, Kerala, Assam and Andhra Pradesh, are in the Talent Negative list, that is, they lost more jobs than they gained.

JOB LOSSES

"They have lost jobs in the range of 9,000 to 22,000 last financial year," Kamal Karanth, Co-Founder of staffing company Xpheno, told *businessline*. He was here to launch the third edition of the Talent Landscape of Telangana. He said the State had an edge over others in talent absorption.

He said India remained an attractive destination for companies to set up offshore offices. "Factors such as the speed at which they can hire talent and start operations make the country a favourable location for global companies," he said.

RETURNING TECHIES

Karanth said the number of techies coming back to India had been growing over the last few years.

"We had almost 58,000 techies moving out of India last year. But last year was also unique in that 43,000 came back... The net loss over the last three years is coming down. In 2023, we lost 30,000 engineers, in 2024 we lost 25,000, and last year we only lost 15,000," he said.

Asked about the impact of AI on job losses, he said it required a deeper study. "Currently, much of the AI impact is just talk. Half of the internal AI experiments conducted at some firms have failed. You need a human-in-the-loop as you adapt to AI," he said.

Starlink clears security hurdle; DCC may take up Musk firm's proposal next week

S Ronendra Singh
New Delhi

India is poised to clear Starlink for commercial entry, with the Elon Musk-owned satellite broadband provider fulfilling all security requirements of law enforcement agencies (LEAs).

Government sources told *businessline* that the Digital Communications Commission (DCC) is expected to meet as early as next week to take up the proposal, putting the company on the cusp of formal approval after months of regulatory scrutiny.

The clearance marks a decisive step in Starlink's India entry timeline. Following the anticipated DCC approval, the proposal will move to the Union Cabinet for final sign-off, potentially within weeks, paving the way for the launch of satellite broadband services in one of the world's fastest-growing digital markets.

GATHERING MOMENTUM

The Starlink proposal gathered momentum after senior SpaceX executives, including President and COO Gwynne Shotwell and Vice-President (Global Business) Lauren Dreyer, met Telecom Minister Jyotiraditya Scindia on April 1 to review progress on the company's India rollout plan.

Starlink's compliance process accelerated after it began equipment testing in Mumbai in October 2025, one of the final stages in India's mandatory security vetting for satellite and telecom operators.

With LEA clearances now secured, officials said the proposal is "ready for decision," placing next week's DCC meeting at the centre of the approval timeline.

Following the DCC approval, the proposal will move to the Cabinet for final sign-off

Once operational, Starlink will enter a rapidly evolving satellite broadband race, competing directly with Jio SpaceFiber, backed by Mukesh Ambani, and Eutelsat OneWeb, supported by Sunil Bharti Mittal. The entry of Starlink is expected to intensify competition and accelerate satellite-based connectivity, particularly in rural and remote regions.

SPECTRUM PRICING

However, one major issue remains unresolved — spectrum pricing. The Department of Telecommunications and the Telecom Regulatory Authority of India remain divided over spectrum usage charges. TRAI has recommended a 4 per cent annual spectrum usage charge, while the DoT has proposed a higher 5 per cent levy and rejected subsidy proposals for user terminals, signalling a more market-driven approach.

PARTNERSHIPS

Strategic partnerships are also taking shape ahead of launch. Starlink has entered into distribution agreements with Reliance Jio Platforms and Bharti Airtel, with Jio expected to integrate satellite broadband into its network and Airtel focusing on rural deployment.

Vodafone Idea has partnered with AST SpaceMobile to roll out competing satellite-powered mobile broadband services.

Three Andhra villages emerge as models of water resilience: Jal Shakti Ministry

Press Trust of India
New Delhi

Three villages from the coastal district of Prakasam in Andhra Pradesh have emerged as models of water resilience through community-led rainwater conservation initiatives implemented under the 'Jal Sanchay Jan Bhagidari' campaign, the Jal Shakti Ministry said on Thursday. The ministry noted that villages such as Murugummi, Marella and Thangella have significantly improved groundwater availability, strengthened livelihoods and reduced distress migration through sustained community participation.

Highlighting the outcomes, the ministry said that Murugummi saw the construction of 71 water conservation structures with a cumulative storage capacity of about 8.11 lakh cubic metres, providing protective irrigation to 264.5 hectares of agricultural land. In Marella, 53 such structures were developed with a cumulative storage capacity of around 10.04 lakh cubic metres, enhancing agricultural sustainability across 220.5 hectares, it said, adding that renovation of community ponds and tanks contributed an additional 5.95 lakh cubic metres of storage capacity. Thangella recorded the construction of 71 water conservation structures with a storage capacity of about 5.89 lakh cubic metres, supporting irrigation across 185.3 hectares, while the revival of traditional water bodies added around 3.98 lakh cubic metres, the ministry said.

The initiative has improved groundwater levels, benefiting around 5,900 people by enhancing access to water for domestic and agricultural purposes, the ministry said in a statement. Earlier, these villages faced acute water scarcity due to erratic rainfall, declining groundwater levels and frequent borewell failures, adversely affecting agriculture and livelihoods, it said.

COMMUNITY STEPS UP

The ministry added that situation began to change with active community mobilisation through Gram Sabhas, door-to-door awareness campaigns, Kalajathas (traditional folk theatre), workshops and field demonstrations.

Farmers, women, youth and local institutions collectively adopted practices such as water budgeting, crop planning and groundwater sharing, fostering a strong sense of ownership, the statement added. It also led to enhanced agricultural productivity, increased milk production supporting dairy activities, restoration of soil moisture and reduction in distress migration as livelihood opportunities improved, the statement said.

IDBI BANK LIMITED

Retail Recovery Department, D-No: 46-22-11, karri Suri Reddy Plaza, Danavaipeta Park Road,Rajahmundry-533103, A.P.

SHOW CAUSE NOTICE

Notice is hereby given to the persons mentioned below that the proceedings for identification of Wilful Defaulters as laid down in RBI Master Direction on Treatment of Wilful Defaulters and Large Defaulters **dated July 30, 2024** (RBI Master Direction), has been initiated and the Show Cause Notice (SCN) dated **September 11th, 2025** issued by **IDBI Bank** has been returned / un served.

Name & Address	Designation	Criteria for Wilful Default
1.Shri Srinivas Meka, 1-11, Kunchanapalle, Tadepalligudem Mandal -533124.	BORROWER	Clause No.3(1) (t) (i) (C) [read with 3 (1) (s)]
2. Shri Naga Venkata Ganapathi Raju Gunturu, 7-153/1, Alampuram, Pentapadu, Rajahmundry-533124.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
3.Shri Raja Gopal Rao Merugu, 9-14-2/2, Yeggani Vari Ward 22, Savitri Peta, Tadepalligudem-533234.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
4.Shri Srinivasa Rao Gundumogula, 2-1/A Pentapadu Mandal, Vallurupalli Village, West Godavari -533264	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
5.Shri Subbarao Tadigadapa, 4-227, Prathipadu-533241.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
6.Shri Chiranjeevi Inti, 1-94/1, Prathipadu, Pentapadu, Rajahmundry-533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
7.Shri Ramakrishna Gundu Mogula, H No 8-16-2/A, Kadiyam Vari Street, Kadiyamvari Street Colony, W-21, Tadepalligudem -534102.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
8. Shri Venkateswara Rao Vemula, No 3-19-6/3, Sanjiv Nager, Tadepalligudem-534301.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
9.Shri Rama Krishna Nalla, 4-69, Alampuram, Pentapadu Mandal, West Godavari-533241	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
10.Shri Purushotham Mutyala, Hn 9-14-4a/1, Bandivari street, Savitrupeta colony, W-22, Tadepalligudem (Municipality)-534102.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
11.Shri Purna Venkata Trinadha Raju Saripella, 4-157/2, Pentapadu Mandal, Alampuram-533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
12.Shri Ramakrishna Bandela, No.8-20-9, Juvvalapalem Road, Tadepalligudem, West Godavari -534101.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
13.Shri Sitaramayya Kolli, No 2-141, Tadepalligudem Mandal, Krishnayapalem, West Godavari-534101.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
14.Shri Pedakapu Uppalapati, 2-96, Tadepalligudem Mandal, Arugolanu-534143	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
15.Shri Rajesh Kanaparthi, No 5-215, Undrajavaram Mandalam, Suryaraopalem, West Godavari -533234	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
16.Shri Devana Venkateswararao, House No 4-86/A, Nawabpalem, Tadepalligudem -534102.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
17.Shri Venkata Rambabu Pinninti, H No 2-38, Prathipadu Street, Prathipadu Colony, Prathipadu(Rev Village) -534102	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
18.Shri Seshagiri Yadlapalli, 2-92, Pentapadu Mandal, Prathipadu-533124	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
19.Shri Subba Rao Mutyala, 3-89, Block 5, Krishnapalem (A.P) -533245	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
20.Shri Satyanarayana Murthy Bandaru, 7-153/5, Alampuram, Pentapadu -534101	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
21.Shri Chandra Sekhar Pilli, 3-110, Prathipadu, Pentapadu -533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
22.Shri Bhanubhaskargovindarao Virla, House no 1-102, Prathipadu, Pentapadu Mandal, Tadepalligudem-534102.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
23.Shri Narasimha Murthy Laveti, No.2-92/11, Prathipadu, Pentapadu, West Godavari -533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
24.Venkataramana Murthi Paparaju, Hno 7-153/2, Alampuram street, Alampuram Thandal, Alampuram Village, Pentapadu-534102.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
25.Shri Suresh Satla, 8-2211/4 Juvvalapalem, Tadepalligudem -534301	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
26.Shri Durga Rao Revalla, 2-22/1, Prathipadu, Pentapadu, Rajahmundry-533108.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
27.Shri Krishna Murthi Rajulapati, 1-23/A Prathipadu, Pentapadu, Rajahmundry-533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
28.Shri Venkatasubbaraju Yaanamala, Hno.7-153/2, Hno 2-47/1, Prathipadu St, Prathipadu Colony, Prathipadu Vill, Pentapadu-534102	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
29.Shri Trimurtulu Achyuta, 1-72, Pentapudu Mandal, West Godavari -534301.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
30.Shri Akbar Basha Shaik, 1-10-21 Busi Vaari Street Ward-2 Kondayacheruvu, Tadepalligudem -533234.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
31.Shri Lakshmi Narayana Areti, No 3-160, Tanuku Mandal, Tetali -533301	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
32.Shri Narasimha Murthy Vatturi, No 3-85, Tadepalligudem Mandal, Arugolanu, West Godavari -534101.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
33.Shri Vijaya Ratnakar Peddoju, 3-54/1 Alampuram, Pentapadu, West Godavari -533245.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
34.Shri Subrahmanyam Vittanala, No.3-20-1/1, Subbarao Street, Ward 8, Tadepaligudem-534250	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
35.Shri Naga Durga Prasad Matti, 1-94/1, Prathipadu, Pentapadu, Rajahmundry -533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
36.Shri Satyanarayana Bandaru, S/o Rajaiah, No 1-85/3, Pentapadu Mandal, Mudunuru Village -533125.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
37.Shri Rama Krishna Adapa, 1-183/2, Prathipadu, Pentapadu-533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
38.Shri Veerraju Nalla, 4-12 4 Va Vaard Area Block 4, Alampuram, West Godavari -524324.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
39.Shri Suri Babu Arasavalli, 1-83-1, Rajakula Peta, Krishnayapalem, Tadepalligudem -533241.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
40.Shri Dharmaiah Mandelli, 1-62, Near Pentapadu Mandal, Alampuram Rajahmundry-534351.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
41.Shri Krishnarjuna Rao Mallareddy, 4-34-6/2, Tadepalligudem, Munisipality Tadepalligudem -533301.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
42.Shri L V Satyavaraprasadrao Veju, House No 2-10, Prathipadu, West Godavari -534102.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
43.Shri Seshu Babu Malishetty, 1-55-1, Pentapadu Mandal, Valluripalli, Tanuku -533245.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
44.Shri Narasimhamurthy Adapa, No.7-55, Tadepalligudem Mandal, Arugolanu, West Godavari-534101.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
45.Shri Simhachalam Tana, House No 2-56/1b, Prathipadu, Pentapadu, West Godavari-534102.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
46.Shri Varaprasad Rao Janapareddy, No 2-141, Tadepalligudem Mandal, Krishnayapalem, West Godavari -534101.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
47.Shri Subramanyam Marukurti, No 2-8/2, Unguturu Mandal, Bommidi, West Godavari -533124.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
48.Shri Srinu Karati, 2-1/A, Pentapadu Mandal, Vallurupalli Village, West Godavari -533264	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
49.Shri Satyanarayana Gantla, No 10-24-25/1, Bhagyalaxmipeta, Tadepalligudem -534301.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
50.Shri Srinivas Meka, 1-11, Kunchanapalle, Tadepalligudem Mandal -533124	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
51.Shri Chinna Rao Bevara, 11-24-6/1 Kottagudem St Ward 31 Tadepalligudem -534301.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
52.Shri Padmavathi Vanapalli, 7-28-7, Localiti No-7, Road No-21-47, Mahalakshmi Nagar, Tadepalligudem Municipality -534101	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
53.Shri Nagaramachandrarao Cherukuri, 1-94/1, Prathipadu, Pentapadu, Rajahmundry -533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
54.Shri Venkata Subbarao Galinki, 14-44-1a/1, Kadakatla, Ward-3 Tadepalligudem -533241.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
55.Shri Esudasu Juvvala, 10-10, Racharla, Pentapadu, West Godavari -534240	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
56.Shri Jagadeesh Marisetty, Mounjipadu, Near Pentapadu Mandal, Jattapalem Vill -534166.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
57.Shri Nagendra Kumar Vempali, 4-153-17/1, Gayathri Nagar, Weakers Colony, Tadepalligudem -533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
58.Shri Narayana Rao Vanapalli, 7-28-7 Mahalakshmi Nagar Road, Tadepalligudam, West Godavari -534301.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
59.Shri Navin Gandhi Gunnam, 2-117, Krishnayapalem, Tadepalligudem -533124	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
60.Shri Rama Rao Maddukuri, 1-117, Umamaheswaram, Pentapadu Rajahmundry-533243.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
61.Shri Srinivas Mudapaka, 4-78-13-2, S/o Sathyanarayan, Tadepalligudem -534101.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
62.Shri Tataji Koppineni, 2-196/B, Kottata, Mutyalapalli Sivaru, 3rd Block, Kottata, West Godavari -534340.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
63.Shri Veerabhadra Reddy Palli, No 10-64/1, Mallidi Vari veedi street, Pentapadu ,West Godavari -534342.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
64.Shri Venkateswara Rao Chillimunthala, Modugagunta, Apparaopeta Tadepalligudem -533234.	BORROWER	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]

The SCN can be obtained from the Bank @ IDBI Bank Ltd, D-No: 46-22-11, Karri Suri Reddy Plaza, Danavaipeta Park Road, Rajahmundry-533103, A.P. **e-mail ids: v.vijaykumar@idbi.co.in & Mahipathi.srikanthnaidu@idbi.co.in,** either in person or by duly authorized person by producing the proof of identity.

The above person(s), if they desire, may show cause within 21days from the date of this notice as to why they should not be declared and reported to RBI as Wilful Defaulter.

In case submission/representation against this SCN is not received within 21 days from the date of this publication, it will be presumed that they have nothing to submit and the **IDBI Bank Ltd.** may proceed further to classify them as Wilful Defaulter. Upon declaration as Wilful Defaulter, the Bank reserves the right to take actions against above noted person(s) as per RBI Master Directions and/or prevailing RBI Guidelines.

Date : 11.09.2025 **Yours faithfully,**
Place : Rajahmundry **V Vijay Kumar, DGM RR, Hyderabad Zone**

यूनियन बैंक ऑफ इंडिया Union Bank of India
MARREDPALLY BRANCH (03561)
 # 10-3-60, Block No-3, GOIE Campus, Entrenchmnt Road, East Marredpally, Secunderabad,Hyderabad-500028

E-AUCTION SALE NOTICE

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 provisio to Rule 8 and 9 of 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 property mortgaged/charged to the Secured Creditor, who has caused the demand notice dated: 31/07/2025 and the Constructive Possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor), on 15.10.2025, will be sold on **"As is where is", "As is what is"**, and **"Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s).
The Reserve Price and the Earnest Money Deposit, Bid Increment are also mentioned hereunder:

Name and address of the Borrower, Co-Applicant and Guarantor: Mr. Gangam Sharath Kumar (Borrower and Mortgagor), 12-11-1222-1/B, Vinoda Nilayam, Boudhganagar, Warasiguda, Secunderabad, Hyderabad, Telangana-500061 Also residing at H.No.5-42/2, Plot No.23, Chinna Ravulapally Village, Bibinagar Mandal, Yadadri Bhongir District-508126.
The secured debt for the recovery of which the immovable secured asset is to be sold: **Rs.50,20,292.44 (Rupees Fifty Lakhs Twenty Thousand Two Hundred and Ninety Two and Paise Forty Four only)** as on 29/07/2025 with further cost, interest and expenses

DESCRIPTION OF IMMOVABLE SECURED ASSETS TO BE SOLD
All that the House No.5-42/2 (Consisting of two Floors), Assessment No.516, in Plot Bearing No.23 (Residential Zone), in Survey No.586/Part, admeasuring an area of 242 Sq. Yards or 202.34 Sq. Mtrs. Having Plinth Area Ground Floor 1414 sft & First Floor 1414 sft, Total 2828 Sft., with R.C.C., Situated at: Chinna Ravulapally Village, Bibinagar Mandal, Yadadri Bhongir District, Regn. Sub-Dist. Bibinagar, Regn. Dist. Nalgonda, G.P.Chinna Ravulapally, M.P.P.Bibinagar, Z.P.P.Yadadri-Bhongiri., and **Bounded by:** North: Plot No.22, South: 20'-0" Wide Road, East: 20'-0" Wide Road, West: 20'-0" Wide Road.

Reserve Price: Rs.37,70,000/- EMD: Rs.3,77,000/- Bid Increment: Rs.38,000/-

Date and Time of E-Auction: 30.04.2026 from 12:00 Noon to 05:00 PM
(with 10 min unlimited auto extensions) E-auction website-https://baanknet.com

EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction. It is advisable to deposit and Link/Map the EMD amount with the property ID well in advance to avoid any technical glitch

The Online E-Auction will be held through web portal/website Registration, Login and Bidding Rules visit the following sites: 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. Register on **https://baanknet.com** using mobile number and email ID.
- For auction related queries e-mail to **ubin0803561@unionbankofindia.bank.in** or contact For queries contact Number: 8291220220 For Enquiries Please contact number **8500655670**
- 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.

Note: The Sale shall be subject to the outcome of Securitisation Application (SA), if any.
Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Date: 08.04.2026, Place: Hyderabad **Authorised Officer, Union Bank of India**

यूनियन बैंक ऑफ इंडिया Union Bank of India
ASSET RECOVERY BRANCH
 # 249/3RT, 1st Floor, S.R.Nagar Main Road, Hyderabad-500038

E-AUCTION SALE NOTICE

Notice of 30 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.
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 provisio to Rule 8 and 9 of 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 property mortgaged/charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor), will be sold on **"As is where is", "As is what is",** and **"Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s).
The Reserve Price and the Earnest Money Deposit, Bid Increment are also mentioned hereunder:

Name and address of the Borrower, Co-Applicant and Guarantor: The Borrower: 01. Mr. Dhulipudi Venkat Subba Rao S/o Dhulipudi Ramesh, R/o- Flat No.203, Vamsi Tower, H.No.8-3-222/1/12-13, Near Allahabad Bank, Madhura Nagar, Hyderabad-500038 & **Dhulipudi Venkat Subba Rao** S/o Dhulipudi Ramesh, R/o- Flat No.202, Crystal Residency, Second Floor, H.No.8-3-318/6/13/5, Yellareddyguda, Yousufguda, Hyderabad-500073. **The Co-Borrower: 01. Mrs. Dhulipudi Pushpalatha** W/o Dhulipudi Venkat Subba Rao, R/o- Flat No.203, Vamsi Tower, H.No.8-3-222/1/12-13, Near Allahabad Bank, Madhura Nagar, Hyderabad-500038 & **Mrs. Dhulipudi Pushpalatha** W/o Dhulipudi Venkat Subba Rao, R/o- Flat No.202, Crystal Residency, Second Floor, H.No.8-3-318/6/13/5, Yellareddyguda, Yousufguda, Hyderabad-500073
The secured debt for the recovery of which the immovable secured asset is to be sold: **Rs.29,71,725.67** as on 31.12.2025 along with future interest, costs thereon.

DESCRIPTION OF IMMOVABLE SECURED ASSETS TO BE SOLD:
All that Flat No. 202(bearing Separate Municipal No.8-3-318/6/13/5/202) on Second Floor of the building known as "CRYSTAL RESIDENCY" in premises bearing Municipal No.8-3-318/6/13/5, admeasuring 1284 Square Feet, together with proportionate undivided share of land 50 Square yards, situated at Yellareddyguda, Hyderabad in the name of **Sri D.Venkat Subba Rao** and **Bounded by:** North: Open to Sky, South: Flat No.203, East: Open to Sky, West: 7'-0" Lobby.
Sale Deed No. 3124 of 2016 registered at SRO Banjara Hills Google coordinator: 17.435897,78.439289

Reserve Price: Rs.57,25,000/- EMD: Rs.5,72,500/- Bid Increment: Rs.57,250/-

Date and Time E-Auction: 12.05.2026 from 12:00 Noon to 05:00PM
(with 10 min unlimited auto extensions) E-auction website-https://baanknet.com

EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch

The Online E-Auction will be held through web portal/website Registration, Login and Bidding Rules visit the following sites: 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. Register on **https://baanknet.com** using mobile number and email ID.
- For auction related queries e-mail to **ubin0556009@unionbankofindia.bank.in** For Enquiries Please contact number **8077983839**
- 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.

Note: The Sale shall be subject to the outcome of Securitisation Application (SA) 65/2026 filed by borrower at DRT II Hyderabad

Date: 06.04.2026, Place: Hyderabad **Authorised Officer, Union Bank of India**

SBI STATE BANK OF INDIA
NALLAJERLA ACB BRANCH, (02763), NALLAJERLA, EAST GODAVARI DIST.
Authorised Officer Details : Name : Sri V. Ramakrishna Prasad, Mobile No : 99893 83538, Branch Manager Mobile No. : 8919864167, For Property Inspection : 99129 54666, 9493692262

E-AUCTION SALE NOTICE

(SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002).

The undersigned as Authorized Officer of **State Bank of India** has taken over **Possession** of the following property u/s 13(4) of the SARFAESI Act 2002. Public at large is informed that e-Auction (under SARFAESI Act, 2002) of the charged property mentioned below for realisation of Bank's dues will be held on **"AS IS WHERE IS" and "AS IS WHAT IS" and "WHATEVER THERE IS" BASIS** and on the terms and conditions specified hereunder.

Borrower/Mortgagor/Guarantors : 1) M/S.MPR TILES Represented by proprietor: Sri Mundru Hanuma Teja S/o. Prasada Rao,D.No.5-99,Main Road, Dubacharla, Nallajerla Mandal, E.G.Dist.
2) Sri. Mundru Prasada Rao,S/o.Sri.Sampath Rao, D.No.5-99, Main Road, Dubacharla, Nallajerla Mandal, E.G.Dist.
Demand Notice Date : 05.10.2020. Outstanding : Rs.15,48,330.00 (Rupees fifteen lakhs forty-eight thousand three hundred thirty Only) as on 20.01.2026 + interest w.e.f. **21.01.2026** with incidental expenses, costs, charges etc.

DESCRIPTION OF THE IMMOVABLE PROPERTY
As per Reg Document No.1707/2016 Dt.18.04.2016 In the name of Sri Mundru Prasada Rao
All that part and parcel site admeasuring an extant of 104 Sq. Yards out of Ac.0.18 cents in Rs.no.948/3 with Rcc Ground and First floor Building with D.No.12-188 situated at Dubacharla Village, Nallajerla Mandal, West Godavari District (Presently East Godavari Dist) **Boundaries: East :** Dubacharla to chebrolu Road, **West :** Puntha **South :** Property and site of Ogirala Sushma Prasanna Lakshmi **North :** Corner.

Reserve Price : Rs.16,73,000/- (Rupees Sixteen Lakhs Seventy Three Thousand Only)
EMD : Rs.1,67,300/- (Rupees One Lakh Sixty Seven Thousand Three Hundred Only)
Bid Multiplier Amount : Rs.5,000/- (Rupees Five Thousand Only)
Date of E - Auction : 27.04.2026 Time : 11.00 AM to 04.00 PM
Date & Time of inspection of property : 10.04.2026 to 24.04.2026 From 11.00 AM and 5.00 PM

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER :
1) For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's **Website: www.sbi.co.in/web/sbi-in-the-news/auction-notices**. For Registration, EMD, Auction Details etc., visit **https://baanknet.com/eauction-psb/bidder-registration** of the service provider : **M/s PSB Alliance, e-Auction Portal: https://baanknet.com & Toll Free No.+91-8291220220, Mail Id: support.baanknet@psballiance.com**
2) The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc., and also all the statutory / non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody
3) For any clarifications or further details regarding other conditions of sale, the intending bidders may contact the **Authorised Officer's Details : Name: Sri.V. Rama Krishna Prasad, E-mail Id: cmcrnpar5@sbi.co.in, RBO-Tadepalligudem, Satyavathi Nagar, Tadepalligudem, Mobile No: 9989383538 & Mr. D.Lakshmi Narayana (Bank's approved Resolution Agents), Mobile: 99129 54666, Mr.M.Simhadri, Mobile No. : 94936 92262,** for any information on procedure of e-auction in office hours during the working days.

Statutory Notice under Rule 8(6) of the SARFAESI Act
This is also a notice to the Borrower/Guarantor of the above loan under Rule 8(6) of the SARFAESI Act 2002 about holding of Auction for the sale of secured assets on above mentioned date.

Date: 09-04-2026, Place: Tadepalligudem **Sd/- Authorized Officer, STATE BANK OF INDIA**

यूनियन बैंक ऑफ इंडिया Union Bank of India
DIAMOND POINT BRANCH (12051)
Kankula Yellareddy Comp/Diamond Point Hotel, Sikh Village/Secunderabad Hyderabad-500009

E-AUCTION SALE NOTICE

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 provisio to Rule 8 and 9 of 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 property mortgaged/charged to the Secured Creditor, the Constructive Possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor), will be sold on **"As is where is", "As is what is",** and **"Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s).
The Reserve Price and the Earnest Money Deposit, Bid Increment are also mentioned hereunder:

Name and address of the Borrower, Co-Applicant and Guarantor: Ms. Padmavathi M V N (W/o Kota Srikanth), Flat No.401, 4th Floor, Sai Residency Apartments, P&T Colony, Gaddiannaram, Saroornagar, Hyderabad, Telangana-500062
The secured debt for the recovery of which the immovable secured asset is to be sold: **Rs.15,32,176.11 (Rupees Fifteen Lakhs Thirty Two Thousand One Hundred and Seventy Six and Paise Eleven only)** as on 29/08/2025 with further cost, interest and expenses due to Secured Creditor

DESCRIPTION OF IMMOVABLE SECURED ASSETS TO BE SOLD
All that piece and parcel of Residential Flat No.401 in Fourth Floor of "Sai Residency Apartments" bearing Mun. No. 13-11-4/401, having plinth area of 750 sq. ft. (including common area and balconies), along with undivided share of land adm. 24.59 sq. yds. or 20.55 sq. mts. out of 739.22 sq. yds on land bearing plot No.7/2, 24 and part of Plot No.3, in sy No.222, 223, 225, 253, 254, 256, 257 & 261 situated at Block No.11 in P&T Colony, Gaddiannaram Village, Saroornagar Mandal, Rangareddy Dist. Under L B Nagar Municipal Circle of GHMC & bounded by **Boundaries for Flat:** East: Open to Sky, West: Open to Sky, North: Flat No.402 and Corridor, South: Open to Sky. **Boundaries for land:** East: 40' wide road, West: Road and Plot No.23, North: Plot No.1/A, South: H.No.11-5 on Plot No.3 part and Plot No.22.
Property Owners: Ms. Padmavathi M V N

Reserve Price: Rs.28,50,000/- EMD: Rs.2,85,000/- Bid Increment: Rs.29,000/-

Date and Time of E-Auction: 30.04.2026 from 12:00 Noon to 05:00 PM
(with 10 min unlimited auto extensions) E-auction website-https://baanknet.com

EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch

The Online E-Auction will be held through web portal/website Registration, Login and Bidding Rules visit the following sites: 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. Register on **https://baanknet.com** using mobile number and email ID.
- For auction related queries e-mail to **ubin0812056@unionbankofindia.bank.in** or For queries Contact Number: 8291220220 For Enquiries Please contact number **8374056209**
- 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.

Note: The Sale shall be subject to the outcome of Securitisation Application (SA), if any.
Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Date: 09.04.2026, Place: Hyderabad **Authorised Officer, Union Bank of India**

यूनियन बैंक ऑफ इंडिया Union Bank of India
ASSET RECOVERY BRANCH
#249/3RT, 1st Floor, S.R.Nagar Main Road, Hyderabad-500038

E-AUCTION SALE NOTICE

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 provisio to Rule 8 and 9 of 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 property mortgaged/charged to the Secured Creditor, the Symbolic/Physical possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor), will be sold on **"As is where is", "As is what is",** and **"Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s).
The Reserve Price and the Earnest Money Deposit, Bid Increment are also mentioned hereunder:

1 **Name and address of the Borrower, Co-Applicant and Guarantor: Borrower: 1) M/s. Gurru Saai Hostel** Represented by Propreitor., **Mr. Madhamchetty Anil Kumar,** H.No.7-1-170, Maruthi Veedhi, Bandimet, Monda Market, Secunderabad-500003. **Proprietor-cum-Mortgagor:2) Mr. Madhamchetty Anil Kumar,** H.No.7-1-170, Maruthi Veedhi, Bandimet, Monda Market, Secunderabad-500003. **Guarantor-cum-Mortgagor: 3) Mrs. M.Rupika,** H.No.7-1-170, Maruthi Veedhi, Bandimet, Monda Market, Secunderabad-500003.
The secured debt for the recovery of which the immovable secured asset is to be sold: **Rs.3,20,99,203.91 as on 28.02.2026** along with future interest, costs thereon.

DESCRIPTION OF IMMOVABLE SECURED ASSETS TO BE SOLD:
Property No.1: All that Land and building bearing House No.7-1-20 to 21(Old No.4040) admeasuring 153.65 Sq.Yrds together with a constructed area of 1382.92 Sq.Feet situated at Bandimet Street, Maruthi Veedi, Secunderabad belonging to **Mr.Madhamchetty Anil Kumar** and **Bounded by Boundaries of Property:** North: Open Space and drainage, South: Open space and H.No: 4041 & 4046, East: H.No:4047, West: H.No7-1-22 & 7-1-23.
Property No.2: All that Land and building bearing House No.7-1-22 to 23 (Old No.4040) land admeasuring 153.65 Sq.Yrds together with a constructed area of 1382.92 Sq.Feet situated at Bandimet Street, Maruthi Veedi, Secunderabad belonging to **Mr.Madhamchetty Anil Kumar & Mrs. M.Rupika** and **Bounded by: Boundaries of Property:** North: Open Space and drainage, South: Open space and H.No.4041 & 4046, East: H.No.7-1-20 & 7-1-21, West: Open Space
(Note: Sri Madhamchetty Anil Kumar & Mrs. M.Rupika have purchased land area of 307.30 Sq.Yds and it is registered as Two Documents i.e.., 153.65 Sq.Yrds each document. Two separate GHMC permissions for two documents. But they are constructed as single building with two documents, Hence, they are put for Auction as a Single Unit) **Partition Deed Doc No.1374/2012 dt 13.08.2012-SRO Secunderabad, Sale Deed Doc No.492/2013 dt 21.03.2013-SRO Secunderabad. Google Co-ordinates:17.435907, 78.499270**

Reserve Price: Rs.4,24,00,000/- EMD: Rs.42,40,000/- Bid Increment: Rs.4,24,000/-

2 **Name and address of the Borrower, Co-Applicant and Guarantor: Borrower: 1) Mr. Madamchetty Anil Kumar** S/o M Srinivas, H.No.7-1-170, Maruthi Veedhi, Secunderabad-500003. **Co-Obligant: 2. Mrs. Madamchetty Rupika** W/o M Anil Kumar, H.No.7-1-170, Maruthi Veedhi, Secunderabad-500003
The secured debt for the recovery of which the immovable secured asset is to be sold: **Rs.63,69,803.48 as on 28.02.2026** along with future interest, costs thereon.

DESCRIPTION OF IMMOVABLE SECURED ASSETS TO BE SOLD:
Property-I: All that Residential Building belonging to Madamchetty Anil Kumar, situated at H.No. 7-1-167 and 168 Old No.4804, Maruthi Veedhi, Secunderabad and **Bounded by:** North: H.No.7-1-166, South: H.No.7-1-169, East: Lane, West: Neighbour's House,
Property-II: All that Residential Building belonging to Madamchetty Anil Kumar, situated at H.No. 7-1-169 and 170 Old No.4805, Maruthi Veedhi, Secunderabad and **Bounded by:** North: H.No.7-1-167 & 168, South: H.No.7-1-171, East: Lane, West: H.No.7-1-167
(**Note:** Both properties are put for Auction as a Single Unit) **Google Co-ordinates: 17.435918, 78.498176**

Reserve Price: Rs.76,00,000/- EMD: Rs.7,60,000/- Bid Increment: Rs.76,000/-

Date and Time of E-Auction: 30.04.2026 from 12:00 Noon to 05:00 PM
(with 10 min unlimited auto extensions) E-auction website-https://baanknet.com

EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch

The Online E-Auction will be held through web portal/website Registration, Login and Bidding Rules visit the following sites: 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. Register on **https://baanknet.com** using mobile number and email ID.
- For auction related queries e-mail to **ubin0556009@unionbankofindia.bank.in** or contact For queries contact Number: 8291220220 For Enquiries Please contact number **9987321173**
- 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.

Note: The Sale shall be subject to the outcome of Securitisation Application (SA) No. pending, if any
Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Date: 26.03.2026, Place: Hyderabad **Authorised Officer, Union Bank of India**

IDBI BANK LIMITED

Retail Recovery Department, D-No: 46-22-11, Karri Suri Reddy Plaza, Danavaipeta Park Road,Rajahmundry-533103, A.P.

SHOW CAUSE NOTICE

Notice is hereby given to the persons mentioned below that the proceedings for identification of Wilful Defaulters as laid down in RBI Master Direction on Treatment of Wilful Defaulters and Large Defaulters **dated July 30, 2024** (RBI Master Direction), has been initiated and the Show Cause Notice (SCN) dated **September 8, 2025** issued by **IDBI Bank** has been returned / un served.

Name & Address	Designation	Criteria for Wilful Default
1.Shri Ramu Maka, Dr.No.1-164/2, Akiveedu Mandal, Near Sai baba temple, Gummulluru-534235.	Borrower	Clause No.3(1) (t) (i) (C) [read with 3 (1) (s)]
2.Shri Srinivasa Rao Bandi, 1-117, Ajjaveedu, Akiveedu, Bhimavaram-534235	Borrower	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
3.Shri Subbarao Janapamula, House No 1-105, Ajjamuru, Akiveedu-534235.	Borrower	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
4.Shri Danayya Moka, House No.2-23 Ramalayaveedi, Gummuluru, Akiveedu -534235	Borrower	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
5.Shri Jaganmohan Rao Tammana, House No. 15-57, Saibabavari veedhi, Akiveedu [Pt]-534235	Borrower	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
6.Shri Nagdharmaraju Perikela, Dr no.1-164(4), Akiveedu mandal, Nr Saibaba Temple, West Godavari Dt, Main Road, Gummuluru-534234	Borrower	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
7.Shri Narayanarao Perikela, Dr No.1-164/2, Akiveedu Mandal, Near Saibaba temple, Gummulluru-534235	Borrower	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
8.Shri Subbarao Bandari, House No.1-105, Ajjamuru, Akiveedu -534235	Borrower	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]
9.Shri Vanapalli S V V Sriramchandra murthy, House No.1-28a, Main Road, Gummuluru, Akivdeedu-534235.	Borrower	Clause No.3 (1) (t) (i) (C) [read with 3 (1) (s)]

The SCN can be obtained from the Bank @ IDBI Bank Ltd, D-No: 46-22-11, Karri Suri Reddy Plaza, Danavaipeta Park Road, Rajahmundry-533103, A.P. **e-mail ids: v.vijaykumar@idbi.co.in & Mahipathi.srikanthnaidu@idbi.co.in,** either in person or by duly authorized person by producing the proof of identity.

The above person(s), if they desire, may show cause within 21days from the date of this notice as to why they should not be declared and reported to RBI as Wilful Defaulter.

In case submission/representation against this SCN is not received within 21 days from the date of this publication, it will be presumed that they have nothing to submit and the **IDBI Bank Ltd.** may proceed further to classify them as Wilful Defaulter. Upon declaration as Wilful Defaulter, the Bank reserves the right to take actions against above noted person(s) as per RBI Master Directions and/or prevailing RBI Guidelines.

Date : 08.09.2025 **Yours faithfully,**
Place : Rajahmundry **V Vijay Kumar, DGM RR, Hyderabad Zone**

Census 2027 in digital mode; Telangana Phase 1 from May

MAMMOTH EXERCISE. Tech tools already developed; 88,000 personnel to be involved

Press Trust of India
Hyderabad

Director of Census Operations in Telangana, Bharati Hollikeri, on Thursday, said Census 2027 would be held in digital mode in contrast to the paper-based exercise conducted until 2011.

The first phase of the exercise, involving house listing and housing census, would be conducted from May 11 to June 9, and the second phase in February 2027, she said.

About 88,000 personnel, including enumerators and supervisors, would be involved in the census in Telangana, though about 93,000-94,000 employees are being trained for the mammoth exercise.

TECH-ENABLED

"It has a lot of uniqueness when compared to the previous censuses. When you talk about technology adoption, for the first time, we are going to enumerate in digital mode," she told *PTI* here.

She said various digital tools have now been developed, including the Census Management Monitoring System, Self-Enumeration Portal and HLO app, which enumerators will use to capture data from every household.

On the measures to ensure data protection, she said that as soon as the data is uploaded, it will vanish from the enumerators' devices and be stored in central servers, making it inaccessible to anyone.

Asked about the caste census to be conducted as part of the census, she said the name and caste of the head of the household (SC, ST and others) would be collected in the first phase, while caste details of other members would be collected in the second phase.

Co-operative banking reforms need faster loan sanctioning, timely execution: Secretary

Press Trust of India
New Delhi

With co-operative banking reforms emerging as a pressing concern, Ashish Kumar Bhutani, Secretary, Ministry of Cooperation, on Thursday, urged States to fast-track loan sanctioning and ensure funds are effectively utilised within the current financial cycle.

Speaking at the two-day 'Sahkar se Samriddhi' National Review Conference in Varanasi, Uttar Pradesh, Bhutani stressed that bolstering cooperative institutions demands coordinated action and firm timelines — not merely intent.

Ashish Kumar Bhutani, Secretary, Ministry of Cooperation

"Strengthening cooperative institutions requires coordinated action, timely decision-making and sustained commitment, particularly in areas where progress has been slower than expected," he said. The conference, seventh in a series of national workshops held since October 2024, has brought together senior officials from the Centre, States and major cooperative institutions to review implementation of flagship initiatives under the ministry, an official statement said.

CRITICAL AREAS

Discussions on the first day ranged across several critical areas. The opening review session examined the computerisation of Primary Agricultural Credit Societies (PACS) and Agricultural and Rural Development Banks (ARDBs) — covering quality monitoring, progress tracking and integration with national platforms such as Agri Stack, KCC and fertilizer systems.

Bhutani, while acknowledging considerable movement in the last six-nine months with respect to computerisation of PACS, cautioned that sustaining this progress beyond the scheme period ending March 2027 remains the central challenge.

"The momentum we have achieved must be converted into a sustainable system. States must recognise the long-term value of computerisation and carry it forward beyond the scheme," he said.

AP to frame social media rules for children under 13 years

Our Bureau
Hyderabad

Andhra Pradesh Minister for Education, IT & Electronics, Nara Lokesh, has directed officials to prepare a comprehensive regulatory framework to restrict children under 13 from accessing social media and to design an age-appropriate digital environment for teenagers.

As part of enforcement architecture, the government is evaluating the use of secure age-verification mechanisms, including "age tokens" integrated with DigiLocker.

This could enable platforms to authenticate user age without compromising privacy, a critical step toward implementing age restrictions at scale.

He asked the officials to prepare a draft of legislation that balances digital access with child safety, creativity and mental well-being.