(Annexure-15 A)

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

PROPERTY WILL BE SOLD ON
"AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS

1	Name and address of the Borrower	**Mrs. Duddukuru Padmaja** W/o. D. Harinath, R/o and Business Address : 26/B, Ground Floor, 6th Block, Janapriya Apartments, VAN Colony, Saroornagar, Hyderabad-500035. **Also at :** H.No. 241b/8 Block, Janapriya Apartment, Saroornagar, R.R. District - 500035.
2	Name and address of Branch, the secured creditor	HOME LOAN CENTRE – GUNFOUNDRY(20994), Mezzanine Floor, Gunfoundry Branch, Abids Hyderabad – 500 001. E-mail Id: sbi.20994@sbi.co.in
3	Description of the immovable secured assets to be sold.	All that piece & parcel of bearing Flat No. 301, 3rd Floor of "Karna Nilayam" H.No. 13-10-1/6/301 (PTIN No. 1031319656), having built up area of 950 Sq. ft., (Including common areas & Balconies) and car parking area of 80 Sq. feet, in Cellar Floor together with undivided share of land admeasuring 22 Sq. Yds., out of 253 Sq. Yds., In house bearing No. 10-1/6, on Plot No. 3/C, in Sy. No.245 & 246, situated at P&T Colony, Gaddiannaram Village, Saroonagar Revenue Mandal, Under GHMC, L.B. Nagar Circle-III, (Formerly under Gaddiannaram Municipality), R.R. District, Registration at Sub-Registrar office, Saroornagar, R.R. District, Vide Regd. Sale Deed Doc. No.6558/2022, Dated 07-12-2022, in the name of Mrs. Duddukuru Padmaja W/o. Mr. Duddukuru Harinath, and bounded by:- Boundaries for Entire land: North: Plot No.C/D, South: Plot No.C/B, East: 40 ft. Wide Road, West: Plot No.C/A &C. Boundaries for Flat: North: Open to Sky, South: Open to Sky, East: Open to Sky, West: Corridor & Staircase. Boundaries for car Parking: North: Watchman Bathroom, South: Drive Way, East: Drive Way, West: Compound Wall. **Property ID: SBIN2099402**

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4.	Details of the encumbrances known to the secured creditor.	NIL
5.	The secured debt for recovery of which the property is to be sold	**Rs. 33,30,662/-** (Rupees Thirty Three Lakh Thirty Thousand Six Hundred Sixty Two only) as on 15-09-2025 plus interest incidental expenses, costs, charges etc,
6	Deposit of earnest money	# being the 10% of Reserve price to be transferred / deposit by bidder in his / her / their own wallet provided by M/s. PSB Alliance, e-Auction Portal : https://baanknet.com
7	Reserve price of the immovable secured assets:	Property ID: SBIN2099402 Reserve Price:Rs. 35,88,000/-, EMD: Rs. 3,58,800/-
	Bank account in which EMD to be remitted.	Bidders own wallet Registered with Baanknet on its e-auction site https://baanknet.in
	Last Date and Time within which EMD to be remitted:Rs	On or before 12-05-2026 by 02.00 PM
8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th 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 and place of public auction or time after which sale by any other mode shall be completed.	11:00 AM to 3.00 PM on 12-05-2026

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10	The e-auction will be conducted through the Bank's approved service provider. E-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the service provider as mentioned above	https://baanknet.in
11	(i) Bid increment amount: (ii) Auto extension: _______ times. (limited / unlimited) (iii) Bid currency & unit of measurement	Rs.10,000/- With auto time extension of ten minutes for each incremental bid. Indian Rupees
12	**Date and Time** during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Any working day with prior appointment on or before 27-04-2026 to 12-05-2026 Between 11.00 A.M. and 3.00 P.M. during working hours. Smt. M. N. J. N Kumari, Chief Manager, Mobile No. Shri M. Rajesh, Manager, Mobile No.
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 and for EMD payment/ refund related queries send e-mail to **support.baanknet@psballiance.com**. Normally activation of buyer ID takes 2 to 3 working days. (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 Password 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. 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 License / 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 Chief Manager, State Bank of India, Home Loan Centre – Gunfoundry(20994), Mezzanine Floor, Gunfoundry Branch, Abids,	

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Hyderabad – 500 001, by 12-05-2026 till 4:00 P.M. Scanned copies of the original of these documents can also be submitted to e-mail ID of Chief Manager.

(a) 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 assets.

(b) 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.

(c) 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.

(d) The Bank/ 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.

(e) 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.

(f) 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.

(g) Decision of the Bank regarding declaration of successful bidder shall be final and binding on all the bidders.

(h) The bank shall be at liberty to cancel the e-Auction process/ tender at any time, before declaring the successful bidder, without assigning any reason.

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

(j) 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.

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

(l) The bank is not bound to accept the highest offer and the Chief Manager 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 bank.

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

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	(n) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty/ transfer charges, road taxes, Registration expenses, fees etc. for transfer of the vehicles in his/ her name. (o) The payment of all statutory/ non-statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (p) 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 Chief Manger 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 Chief Manager of the concerned bank branch only. (q) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by bank. 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. If the auction is cancelled for any reason, the buyer's recourse is limited to a refund of the bid amount (without interest or additional compensation).	
14	Details of pending litigations if any in respect of the property proposed to be sold.	--

Date: 23-04-2026.

Place: Hyderabad.

AUTHORISED OFFICER,
STATE BANK OF INDIA