THE TERMS AND CONDITIONS OF SALE

Property will be sold on "AS IS WHERE IS, AS IS WHAT IS, AND WHATEVER THERE IS" BASIS on 28/05/2026

Name and address of the Borrower	**1. Smt Kunchey Padmavathi Devi (Borrower)** W/o Shri Kunchey Venkata Ranga Kiran **2. Shri Kunchey Venkata Ranga Kiran (Guarantor)** S/o Late Shri Satyanarayana H. No. 3-2-150/2A, Vidyanagar Colony, Chunchupally, Bhadradri Kothagudem, Telangana – 507 101
Name and address of Branch, the secured creditor	STATE BANK OF INDIA, Stressed Assets Recovery Branch-1, 2nd Floor, Upstairs of TSRTC Building Commuters Amenity Centre, Koti, Hyderabad – 500 095 Email ID of the Bank: sbi.05172@sbi.co.in

Description of the immovable secured assets to be sold : **(PROPERTY ID:SBIN200074327331)**

All that part and parcel of open land admeasuring 1779 Sq. Yards or 1487.24 Sq. Mtrs, with H. No. 8-65/3 of 200.00 Sft. AC Sheet Roof built thereon, in Sy. No. 486, Situated at Bachupally Village & Mandal, Medchal-Malkajgiri District, standing in the name of Smt Kunche Padmavathi Devi & Shri Kunche Venkata Ranga Kiran vide registered Sale Deed No.10691/2018 dated 11/05/2018 at SRO, Quthbullapur, and bounded by:

East: 150'-00" Wide Road
West: Land in Sy. No. 487
North: Existing shed bearing H. No. 8-65/1
South: Existing shed bearing H. No. 8-65/4

Details of the encumbrances known to the secured creditor:	NIL
The secured debt for recovery of which the property is to be sold:	Rs.7,86,92,228/- (Rupees: Seven Crore Eighty Six Lakh Ninety Two Thousand Two Hundred Twenty Eight only) as on 04/05/2026 plus future interest as per decreed rate in OA No 161/2025, order dated 09/07/2025 by DRT-1 Hyderabad plus cost and other incidental expenses/charges
Deposit of earnest money (Property wise) :	**Rs. 1,52,20,000/-** Being the 10% of Reserve price to be transferred /deposited by bidders in his/her/their own Wallet provided by M/s. PSB Alliance on its e-auction site: https://baanknet.com by means of NEFT / RTGS only.
Reserve Price of the immovable secured assets (Property wise) :	Rs. **15,22,00,000**/-.

Bank account in which EMD to be remitted: Bidders' own wallet Registered with M/s. PSB Alliance on its e-auction site: https://baanknet.com by means of NEFT / RTGS etc.

Last Date and time with in which EMD to be Remitted : Before closure of Auction.

Interested bidders may deposit Pre-Bid EMD with M/s. PSB Alliance before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance's Bank account and updating such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.

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 Authorized 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. In default of payment within the period mentioned, the deposit shall be forfeited to the secured creditor, and the property shall be re-sold and the defaulting purchaser shall forfeit all claim to the property or to any part of the sum for which it may be/subsequently sold.

Time and place of public e-Auction or time after which sale by any other mode shall be completed	The e-Auction will be conducted on 28/05/2026. From 10.00 a.m. to 3.00 p.m.

The e-Auction will be conducted through the Bank's approved service provider. E-auction tender containing e-auction bid form documents declaration etc., are available in the website of the service provider as mentioned above

M/s. PSB Alliance at the web portal:	https://baanknet.com
(i) Bid increment amount :	1) Rs.1,00,000/-
(ii) Auto extension:	Unlimited till continuous bidding process with auto extension of every 10 minutes
(iii) Bid currency & unit of measurement	Indian Rupees.

Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property: On any Bank working day from 05/05/2026 to 26/05/2026 during office hours with prior information and mutually agreed time and date. Contact person with mobile number:
1) Sri.Ganji Prasad, Authorised Officer and Chief Manager, Mobile No: **9866986725**
2) Smt. Kalyani Rathod, Manager, Mobile No. 8331012107.

Other conditions:
(a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance well before the auction date. The registration process takes minimum of three working days. (Registration process is detailed on the above website).
(b) The intending bidder should transfer the EMD amount by means of challan generated on his bidder account maintained with M/s. PSB Alliance at https://baanknet.com by means of NEFT transfer from his Bank account.
c) The intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his Wallet maintained with M/s. PSB Alliance is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. Once it is reflected, the bidders have to assign the property through the menu 'Property of Interest' after 5.00 p.m., of the day preceding the auction date.
d)The EMD of the successful bidder will be automatically transferred to the Bank once the sale is confirmed by the respective Authorized Officer of the Bank and the remaining amount i.e. 25% of sale price to be paid importantly i.e. on **the same day or not later than next working day**, as the case may be.
(e) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price/ scrap the e-Auction process/ proceed with conventional mode of tendering.
(f) 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.
(g) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.
(h) The bid once submitted by the bidder, cannot be cancelled/ withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.
(i) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
(j) The Authorized Officer shall be at liberty to cancel the e-Auction process/ tender at any time, before declaring the successful bidder, or at any stage later before issuing of final sale certificate without assigning any reason.
(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
(l) The conditional bids may be treated as invalid. Please note that after submission of the bid(s), no correspondence regarding any change in the bid shall be entertained.
(m) Please Note that the EMD of the unsuccessful bidder will be refunded to their respective Wallet maintained with M/s. PSB Alliance on accepting/rejecting the Highest bid amount of the A1 bidder, subject to direction of court/DRT orders if any filed or to be filed by the borrower/guarantor/any third party. The Bidder has to place a request with M/s. PSB Alliance for refund of the same back to his Bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
(n) 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.
(o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
(p) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/ transfer charges, Registration expenses, fees etc. for transfer of the property in his/ her name.
(q) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of

	other details pertaining to the immovable secured assets including the size / area of the immovable secured assets in question. They shall independently ascertain any dues / liabilities / encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would be not open for the bidder/s whose bid is accepted by the authorized officer to withdraw his bid, either on the ground of discrepancy in size / area, defect in title encumbrances or any other ground whatsoever. (r) 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. (s) In case 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 at 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. (t) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder only. 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. (u) The e-auction is subject to the outcome of the court cases(s), by borrower/owner of the property or any other filed if any mentioned already in e-auction notice and also if any petition to be filed in future before e-auction of the property.	
	Details of Pending Litigation, if any, in respect of properties to be sold:	SA No. 05/2026 before DRT-II, Hyderabad

Date: 05/05/2026
Place: Hyderabad

AUTHORISED OFFICER
STATE BANK OF INDIA