THE TERMS AND CONDITIONS OF THE SALE

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	**Mr. Penkuduru Rajeshwar Rao** S/o. P. Anjaiah 11-2-90/91, Mylargadda, Near Sai Vivekananda School, Secunderabad – 500 061. Mobile: 9000789745 **Also At** **(1) Office Address:** **Mr. Penkuduru Rajeshwar Rao** **M/s. Shilpa Medicare Ltd** Plot No. 1A to 5B, Deosugar Industrial Arear, Deosugar, Karnataka - 584170 **(2) Property Address:** **Mr. Penkuduru Rajeshwar Rao** H.No.12-10-586/3/1, Flat No.301, Shree Brahmani Sadan, Medibavi, Seetaphalmandi, Secunderabad – 500 010.
2	Name and address of Branch, the secured creditor	**STATE BANK OF INDIA, Home Loan Centre, Kompally Branch**, 2nd Floor, CGR Arcade, Suchitra x Road, Kompally Hyderabad – 500 067 Email ID of the Bank: sbi.63340@sbi.co.in
3	Complete Description of the immovable secured assets to be sold with Identification Marks or number, if any, on them.	

PROPERTY ID: SBIN00002627002

All that the **Flat No.301 on Third Floor**, having its built area of **368.0 Sq.Feet,** (including common area), together with undivided share of land admeasuring **12.0 Sq.Yards** or **10.03 Sq. Meters** (Out of 124.0 Sq. Yards), apartment known as **"SHREE BRAHMANI SADAN"** in Premises No. **12-10-586/3/1, on part of Plot no. 68**, Situated at **Medi Bavi, Seetaphalmandi,** Secunderabad, Telangana.

BOUNDED BY :-

NORTH	:	OPEN TO SKY,
SOUTH	:	OPEN TO SKY,
EAST	:	OPEN TO SKY,
WEST	:	CORRIDOR, STAIRS & FLAT No. 302,

COMPLEX BOUNDARIES

NORTH	:	12' WIDE ROAD,
SOUTH	:	Portion of House,
EAST	:	30' WIDE ROAD,
WEST	:	House belongs to Krishna,

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	**₹14,66,580/- (Rupees Fourteen Lakhs Sixty Six Thousand Five Hundred and Eighty Only)** as on 12.05.2026 together with further interest, expenses, and other charges.
6	Deposit of earnest money	**Property ID**: **SBIN00002627002** — **EMD**: ₹73,100/-
7	Reserve Price of the immovable secured assets:	Property ID: **SBIN00002627002** — **RESERVE PRICE**: ₹7,31,000/-
	Bank account in which EMD to be remitted	Bidders' own wallet Registered with Baanknet on its e-auction site https://baanknet.com
	Last Date and Time within which EMD to be remitted	**On or before 24.06.2026 by 10.00 AM**
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 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.	12:00PM to 03:00PM on 24.06.2026
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
11	(i) Bid increment amount:	₹25,000/-
	(ii) Auto extension:	With auto time extension of ten 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 along with the title deeds of the property. Contact person with mobile number	Any working day with prior appointment on or before **5:00 PM upto 23.06.2026** during working hours. 1) **Shri. V Vijaya Kumar, Authorised Officer and Chief Manager: Ph. No:** 9849159841 2) **Shri. Sudheer Ch, Manager, Ph.No. 7075966126**

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. (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 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 Authorized Officer of State Bank of India, Home Loan Centre Branch, 2nd Floor, CGR Arcade, Suchitra x Road, Kompally, Hyderabad – 500 067 by 23.06.2026 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. (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 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) 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. (u) 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. (v) 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 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 bidders whose bid is accepted by Authorized officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. (w) The buyer is responsible for conducting a land survey and demarcating the boundaries of the property. Any disputes related to boundary issues must be resolved by the buyer at their own cost. (x) The bank does not guarantee access to public roads or utilities (e.g. water, electricity, or sewage) for the property. The buyer must verify access prior to bidding. Any costs for improving access or connecting utilities will be borne solely by the buyer. (y) The buyer must independently verify whether the land is free of encroachments. (z) The buyer must verify if the property is subject to any easements, rights of way, or servitudes that may affect its use or development. The bank will not responsible for any such restrictions. (aa) 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.	Nil

Date: 12.05.2026 Authorised Officer
Place: Hyderabad State Bank of India