

आस्ति वसूली शाखा Asset Recovery Branch

Door No 26-15-150 Andhra Bank Building Changalraopeta

विशाखपट्टणम VISAKHAPATNAM 530001

Telephone No.0891-2537782 ई मेल email: ubin0817295@unionbankofindia.bank.in

To:

Principle Borrowers:	
1. M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh	2. Mr. Uddaraju Venkata Rama Raju (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh
3. Mr. Uddaraju Vijay Varma (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh	4. Mr. Uddaraju Ramakrishna Raju (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh
5. Ms. U Ramasita (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh	
Guarantors:	
6. Mr. Uddaraju Venkata Rama Raju H. No. 50-1-50, ASR Nagar, Seethammadhara, Visakhapatnam- 530013. Mob: 9885477747	7. Mr. Uddaraju Vijay Varma 1-365/A, Plot No 18 & 18A, Visalakshi Nagar, Visakhapatnam - 530043. Mob: 8074682575
8. Mr. Uddaraju Ramakrishna Raju 50-1-50, ASR Nagar, Seethammadhara, Visakhapatnam - 530013. Mob: 9885618567	9. Ms. U Ramasita Plot No. 204, D. No. 10 105 1 Revenue Layout, Visalakshinagar, Visakhapatnam - 530043. Mob: 9885618567
10. Ms. Kalidindi Surekha (Before Marriage) / Ms. Dandu Surekha (After Marriage) C/o K. Ramakrishna Raju D No-9-394, Ramalayam Street, Visalakshinagar, Visakhapatnam - 530034. Mob: 9705506079	11. Mr. Datla Ramakrishna Anjaneya Raju S/o. Satyanarayana Raju, D No. 10- 53-48, Ramnagar, Visakhapatnam- 530002. Mob: 9885618567

Dear Sir/Madam,

Sub: Notice of 15 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

1. Union Bank of India, Seethammadhara-2 Branch, Seethammadhara, Visakhapatnam, the secured creditor, caused a demand notice dated 05-02-2024 under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay




the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken **physical possession** of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on 06-05-2024 for properties mentioned under (belonging to Mr. Uddaraju Vijay Varma S/o Uddaraju Ramakrishna Raju and Mr. Datla Ramakrishna Anjaneya Raju S/o Satyanarayana Raju respectively).

2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on **05-06-2026 from 12.00 noon to 05.00 pm** by inviting Bids from the public through online mode on www.baanknet.com.
3. The Reserve Price will be ₹ 12,63,00,000.00 (Rupees Twelve Crore and Sixty-Three Lakh only).

For detailed Terms and Conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/view-auction-property.aspx> and the same is also enclosed herewith.

Yours faithfully

यूनिफाईड बैंक ऑफ इंडिया / For Union Bank of India
एसेट रिकवरी (आरबी) / Asset Recovery Br. (ARB)

सुसम / Authorized Officer
For Union Bank of India, NAM

Place: Visakhapatnam
Date: 11-05-2026

Encl.: Sale Notice



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APPENDIX - IV-A

[See Proviso to Rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the 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 properties mortgaged/charged to Union Bank of India, 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" basis on 05-06-2026 from 12.00 noon to 05.00 pm for recovery of Rs.10,93,86,445.11 (Rupees Ten Crore Ninety-Three Lakh Eighty-Six Thousand Four Hundred and Forty-Five and Paise Eleven Only) together with contractual rate of interest as of 31-03-2026 plus further interest, costs and charges due to the Union Bank of India from Borrower/Guarantor:

Principle Borrowers:			
1.	M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh	2.	Mr. Uddaraju Venkata Rama Raju (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar, Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh
3.	Mr. Uddaraju Vijay Varma (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh	4.	Mr. Uddaraju Ramakrishna Raju (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh
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Guarantors:			
6.	Mr. Uddaraju Venkata Rama Raju H. No. 50-1-50, ASR Nagar, Seethammadhara, Visakhapatnam- 530013. Mob: 9885477747	7.	Mr. Uddaraju Vijay Varma 1-365/A, Plot No 18 & 18A, Visalakshi Nagar, Visakhapatnam - 530043. Mob: 9885687277
8.	Mr. Uddaraju Ramakrishna Raju 50-1-50, ASR Nagar, Seethammadhara, Visakhapatnam - 530013.	9.	Ms. U Ramasita Plot No. 204, D. No. 10 105 1 Revenue Layout, Visalakshinagar, Visakhapatnam - 530043. Mob: 9885618567
10.	Ms. Kalidindi Surekha (Before Marriage) Ms. Dandu Surekha (After Marriage) C/o K. Ramakrishna Raju D No-9-394, Ramalayam Street, Visalakshinagar, Visakhapatnam - 530034. Mob: 9705506079	11.	Mr. Datla Ramakrishna Anjaneya Raju S/o. Satyanarayana Raju, D No. 10-53- 48, Ramnagar, Visakhapatnam-530002. Mob: 9885618567



The details of the Reserve price of the secured assets and earnest money deposit are mentioned below:

S. No.	Description of the Immovable Properties	Reserve Price/ EMD/ Bid Increment																																								
1.	Properties belongs to Mr. Uddaraju Vijay Varma: Item - I: 1st schedule: Semi urban vacant land in an extent of Ac.0.86 cents, located at S.No.534/1, Pedamiram Village & Panchayat, Bheemavaram SRO, Kalla Mandal, West Godavari District and bounded by: <table><tr><th>Direction</th><th>Boundaries</th></tr><tr><td>East</td><td>Mamidi Chiruvu canal Bund road</td></tr><tr><td>South</td><td>30 Ft Road in the layout of the site of Mrs. Datla Anasuyamma /Mr. Datla Ramakrishna Anjaneya Raju</td></tr><tr><td>West</td><td>Site relinquished in favour of Mr. Datla Ramakrishna Anjaneya Raju thorough exchange deed</td></tr><tr><td>North</td><td>Partly by land of Mr. Datla Ramakrishna Anjaneya Raju and Partly by land mentioned in 2nd schedule</td></tr></table> 2nd Schedule: Semi urban vacant land in an extent of Ac.1.07 cents out of Ac.2.81 Cents, located at S.No.533/2, Pedamiram Village & Panchayat, Bheemavaram SRO, Kalla Mandal, West Godavari District and bounded by: <table><tr><th>Direction</th><th>Boundaries</th></tr><tr><td>East</td><td>Mamidi Chiruvu canal Bund road</td></tr><tr><td>South</td><td>Land mentioned in 1st schedule</td></tr><tr><td>West</td><td>Partly by Land mentioned in 3rd Schedule and Partly by Land mentioned in 4th Schedule</td></tr><tr><td>North</td><td>Land of Mr. Kothapalli Appalaraju</td></tr></table> 3rd Schedule: Semi urban vacant land in an extent of Ac.0.59 cents out of Ac.2.81 Cents, located at S.No.533/2, Pedamiram Village & Panchayat, Bheemavaram SRO, Kalla Mandal, West Godavari District and bounded by: <table><tr><th>Direction</th><th>Boundaries</th></tr><tr><td>East</td><td>Land mentioned in 2nd schedule</td></tr><tr><td>South</td><td>Land of Mr. Datla Ramakrishna Anjaneya Raju</td></tr><tr><td>West</td><td>Partly by land of Mr. Kadibanda Bode and Partly by land of Mr. Gottumukkala Kondraju</td></tr><tr><td>North</td><td>Land of Mr. Kothapalli Appalaraju</td></tr></table> 4th Schedule: Semi urban residential vacant land in an extent of 143.33 Sq. Yards which is in the Eastern side of Ac.1.15 cents out of Ac.1.74 cents, located at S.No.533/2, Pedamiram Village & Panchayat, Bheemavaram SRO, Kalla Mandal, West Godavari District. and bounded by: <table><tr><th>Direction</th><th>Boundaries</th></tr><tr><td>East</td><td>Land mentioned in 2nd schedule</td></tr><tr><td>South</td><td>Land mentioned in 1st schedule</td></tr><tr><td>West</td><td>Land of Mr. Datla Ramakrishna Anjaneya Raju</td></tr><tr><td>North</td><td>Land mentioned in 3rd schedule</td></tr></table>	Direction	Boundaries	East	Mamidi Chiruvu canal Bund road	South	30 Ft Road in the layout of the site of Mrs. Datla Anasuyamma /Mr. Datla Ramakrishna Anjaneya Raju	West	Site relinquished in favour of Mr. Datla Ramakrishna Anjaneya Raju thorough exchange deed	North	Partly by land of Mr. Datla Ramakrishna Anjaneya Raju and Partly by land mentioned in 2 nd schedule	Direction	Boundaries	East	Mamidi Chiruvu canal Bund road	South	Land mentioned in 1 st schedule	West	Partly by Land mentioned in 3 rd Schedule and Partly by Land mentioned in 4 th Schedule	North	Land of Mr. Kothapalli Appalaraju	Direction	Boundaries	East	Land mentioned in 2 nd schedule	South	Land of Mr. Datla Ramakrishna Anjaneya Raju	West	Partly by land of Mr. Kadibanda Bode and Partly by land of Mr. Gottumukkala Kondraju	North	Land of Mr. Kothapalli Appalaraju	Direction	Boundaries	East	Land mentioned in 2 nd schedule	South	Land mentioned in 1 st schedule	West	Land of Mr. Datla Ramakrishna Anjaneya Raju	North	Land mentioned in 3 rd schedule	Reserve Price: ₹ 12,63,00,000.00 (Rupees Twelve Crore and Sixty-Three Lakh only) EMD Amount: ₹ 1,26,30,000.00 (Rupees One Crore Twenty-Six Lakh and Thirty Thousand only) Bid Increment Amount: ₹ 12,63,000.00 (Rupees Twelve Lakh and Sixty-Three Thousand only)
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Properties belongs to Mr. Datla Ramakrishna Anjaneya Raju:	
Item (II)	
1st Schedule: Semi urban residential vacant land in an extent of Ac.1.12 cents out of Ac.1.74 cents, located at S.No.533/2, Pedamiram Village & Panchayat, Bheemavaram SRO, Kalla Mandal, West Godavari District. and bounded by:	
Direction	Boundaries
East	Site relinquished in favour of Mr. U. Vijay Varma thorough exchange deed
South	Partly by land of Mr. U. Vijay Varma and partly by land mentioned in 2 nd schedule
West	Partly by land of Mr. Kadibanda Bode and Partly by land of Mr. Gottumukkala Kondraju
North	Land of Mr. U. Vijay Varma
2nd Schedule: Semi urban residential vacant land in an extent of 143.33 Sq Yard in the Western side of 0.89 Cents located at S.No.534/1, Pedamiram Village & Panchayat, Bheemavaram SRO, Kalla Mandal, West Godavari District and bounded by:	
Direction	Boundaries
East	Land belonging to Mr. U. Vijay Varma
South	30 Ft Road in the layout of the site of Mrs. Datla Anasuyamma /Mr. Datla Ramakrishna Anjaneya Raju
West	Part land of Kadibanda Bode and part of Gottumukkala Kondraju
North	Land mentioned in 1 st schedule

Additional Details:

- Item I properties are obtained thorough registered title deeds numbers 5689/2010 dated 01-12-2010, 611/2020 dated 03-02-2020 & 1007/2020 dated 20-02-2020
- Item II Properties are obtained thorough registered title deeds number 5690/2010 dated 01-12-2010 and 1007/2020 dated 20-02-2020.
- The said properties are extended as collateral securities to the limits availed by Mr. Uddaraju Vijay Varma.

There are no encumbrances known to the Bank on the property.

- Online E-Auction will be held through web portal/website <https://baanknet.com>
- For Registration and Login and Bidding Rules and Terms and Conditions of Sale visit <https://baanknet.com>
- For detailed terms and conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/view-auction-property.aspx>

The same is also enclosed herewith.

Place: Visakhapatnam
Date: 11-05-2026

कृते युनियन बैंक ऑफ इंडिया / For Union Bank of India
एस्टेड रिकवरी शाखा (ए.आर.बी.) Asset Recovery Br., (ARB)

मुख्य प्रोसेसिंग ऑफिसर / Authorized Officer
युनियन बैंक ऑफ इंडिया Union Bank of India

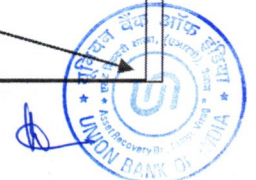


TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower, Co-Applicant and Guarantor	1	M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar, Visalakshinagar, Visakhapatnam 530043, Andhra Pradesh.
	2	Mr. Uddaraju Venkata Rama Raju (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar, Visalakshinagar, Visakhapatnam-530043, Andhra Pradesh.
	3	Mr. Uddaraju Vijay Varma (Partner) C/o M/s Maruthi Constructions 10-105/2, 204, Revenue Nagar, Visalakshinagar, Visakhapatnam-530043, Andhra Pradesh.
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	11	Mr. Datla Ramakrishna Anjaneya Raju S/o. Satyanarayana Raju, D No. 10-53-48, Ramnagar, Visakhapatnam-530002. Mob: 9885618567
2. Name and address of the Secured Creditor	Base Branch: Seethammadhara Branch, Visakhapatnam. Presently the Account is in Union Bank of India, Asset Recovery Branch, Door No. 26-15-150, Andhra Bank Building, Changalraopeta, Visakhapatnam 530 001.	

3. Description of immovable secured assets to be Sold: -

Sl. No.	Description of the Immovable Properties																																								
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North	Land mentioned in 1 st schedule
4.The details of encumbrances, if any known to the Secured Creditor	NIL.
5. Details of Stay / Status Quo /Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc	NIL.
6. Last date for submission of EMD	EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction as per clause 7 below. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch.
7. Date & Time of auction	05-06-2026, Friday from 12:00 NOON to 05:00 PM (with 10 min unlimited auto extensions) E-auction website- https://baanknet.com
8.The secured debt for the recovery of which the immovable secured asset is to be sold	Total Dues as of 31-03-2026: Rs.10,93,86,445.11 (Rupees Ten Crore Ninety-Three Lakh Eighty-Six Thousand Four Hundred and Forty-Five and Paise Eleven Only) together with contractual rate of interest as of 31-03-2026 plus further interest, costs and charges due to the Union Bank of India from Borrower/Guarantor
9.1. Reserve price for the properties below which the immovable property may not be sold:	Reserve price of ₹ 12,63,00,000.00 (Rupees Twelve Crore and Sixty- Three Lakh only) PLUS One bid Increment Properties below which the property will not be sold: Reserve price of the property mentioned above plus one bid increment for each property.



9.2. EMD Payable	10% of the Reserve Price mentioned above. ₹ 1,26,30,000.00 (Rupees One Crore Twenty-Six Lakh and Thirty Thousand only)
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10.1. Registration

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. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website

10.2. KYC Verification

While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance.

10.3. EMD Payment

On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders / purchasers will not be allowed to bid the property.

10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in <https://ibapi.in>). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction.

10.5. Help Desk

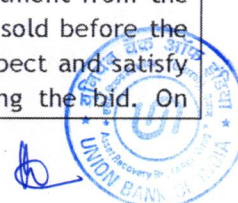
- For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com>
- For auction related queries e-mail to ubin0817295@unionbankofindia.bank or contact 9324517291

10.6 Steps Involved

- Register on <https://baanknet.com> using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

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 after the closing of the e-Bidding Process.

11. The intending bidders may, if they choose, after taking prior appointment from the Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On



participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

12. (a) In case of bidding, the bid increment shall not be less than ₹ 12,63,000.00 (Rupees Twelve Lakh and Sixty-Three Thousand only) in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of ₹ 12,63,000.00 (Rupees Twelve Lakh and Sixty-Three Thousand only).

(b) Invariably, the first bid of the property/ies will be Reserve Price + one Increment. This amount will be the minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favour of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor.

14. Bids once made shall not be cancelled or withdrawn. 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 bidder.

15. The successful bidder so declared by the Authorised Officer shall deposit 25% of the Sale Price (inclusive of EMD) in Cash/DD/RTGS/NEFT/Internet transfer/Cheque subject to realisation, immediately on the sale day or not later than next working day with the Bank in the Account bearing Number 172911980050000 in the Name of INWARD RTGS, IFSC: UBIN0817295 and the balance 75% of the Sale Price on or before 15th day of confirmation of Sale or within such extended period as agreed upon in writing between the secured creditor and the purchaser, in any case not exceeding 3 months.

In the event of failure to tender 25% (15%+EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by him shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the secured creditor and the purchaser (not exceeding 3 months) the amount already deposited by the auction purchaser shall be forfeited and the property shall forthwith be sold again and the defaulting purchaser shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

16. The Authorised Officer may, where the property sold is subject to any encumbrances, if he thinks fit, allow the purchaser to deposit with him the money required to discharge the encumbrances and any interest due thereon together with such additional amount that may be sufficient to meet the contingencies or further costs, expenses and interest as may be determined by him. On such deposit of money for discharge of encumbrances, the Authorised Officer may issue or cause the purchaser to issue the notices to the persons interested in or entitled to the money deposited with him and take steps to make the payment accordingly.

17. On confirmation of sale by the secured creditor and if the terms of payment have been complied with by the successful bidder, the Authorised Officer shall issue a certificate of sale of immovable property in favour of the purchaser in Appendix-V to the Security Interest (Enforcement) Rules, 2002.

18. Legal charges for conveyance, stamp duty, registration charges and other incidental charges as applicable shall be borne by the successful bidder only.

19. As per provision of Section 194-IA of Income Tax Act, 1961, TDS @ 1 % will be applicable on the sale proceeds or stamp duty value of such property, whichever is higher, where either sale proceeds or stamp duty value is Rs. 50,00,000/- (Rupees fifty lakhs) and above. The successful bidder/ purchaser shall deduct the TDS from the sale price and deposit the same with the Income Tax Department quoting Bank's name and PAN as a seller and submit the original receipt of the TDS certificate to the Bank (Applicable for immovable property, other than Agricultural land).

In case of movable/plant & machinery/stocks/goods etc. GST charges will be applicable as



per the prescribed norms over & above the sale price.
20. The Authorised Officer will deliver the property on the basis of Possession taken on as is where is basis, to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.
21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.
22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorised Officer in favour of successful bidder. The unsuccessful bidder is required to place request for refund https://baanknet.com The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.
24. 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 Bank 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 at such time as may be decided by the Bank.
25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.
26. The above immovable secured assets will be sold in "As is where is", "As is What is" and "whatever there is" condition.
27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues, maintenance charges and other dues/charges if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property except as stated above in point No.4 & 5. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the claims / rights/ dues affecting the property, prior to submitting their bid. The E Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank to sell the property. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.
29. The said properties are extended as collateral securities to the limits availed by Mr. Uddaraju Vijay Varma.

Place : Visakhapatnam
Date : 11-05-2026

कृते युनियन बैंक ऑफ इंडिया / For Union Bank of India
एस्टेड रिकवरी शाखा / Post Recovery Br., (ARB)

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

