

शाखा कार्यालय: गोलकोंड



Notice of sale for Sale of Immovable Property

To

Date: 08/07/2026

Mr Prashant Reddy Gurram (Applicant borrower) H No: 8-52/10, Sai Nagar Colony, Near Hanuman Temple, Balapur, Hyderabad, Telangana, 500005	Mrs. G Kalavathi (Co-applicant) H No: 8-52/10, Sai Nagar Colony, Near Hanuman Temple, Balapur, Hyderabad, Telangana, 500005
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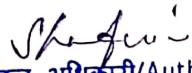
Ref: Loan a/c no. 5279788019 (Housing Loan) of Mr Prashant Reddy Gurram (Applicant borrower) & Mrs. G Kalavathi (Co-applicant) from our Golconda Fort Branch

Sub: Fifteen days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Sir,

In continuation of our demand notice dated 01/12/2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 12/02/2024 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold on 30/07/2026 by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.

For कृते सेन्ट्रल बैंक ऑफ इंडिया
CENTRAL BANK OF INDIA


प्राधिकृत अधिकारी/Authorised Officer

S M Shafiullah
Authorised Officer
Chief Manager

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 provision 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 property** mortgaged / charged to the CENTRAL BANK OF INDIA secured creditor, the **Physical/Symbolic** Possession of which have been taken by the authorized officer of Central Bank of India, Secured creditors, will be sold on "As is where is", "As is what is" and "whatever is there is" on date **30.07.2026** for recovery of due to the Central Bank of India from below mentioned Borrower(s) and Guarantor(s). The Reserve Price and earnest money deposit (EMD) for the property being auctioned is displayed against the details of respective properties.

S.No	Name of the Borrowers / Guarantors/Mortgagers and Contact Detail of Branch	Demand Notice Date & Due Amount	Description of Immovable Properties/Type of possession	Reserve Price 10% EMD Bid increase amount
1.	Mr Prashant Reddy Gurram (Applicant borrower) & Mrs. G Kalavathi (Co-applicant) (Branch: Golconda Fort Mr. Amresh Kumar Branch Head, Contact: 6304903724	01.12.2023 Rs. 50,72,664.00 plus Interest+ Other Charges	Entire 1st floor, H No 4-39/2/25 part, Plot No 25 part, Sy No 139, "RLR" Avenue, Situated at Machabollaram Village, Alwal Mandal & GHMC Circle, Medchal-Malkajgiri District, Telangana, 500010 House is bounded by follows. North : Plot No 25 South : Plot No 25, Part East : Plot No.22 West : 30"-00 wide road (Physical Possession with the bank)	Rs.54,21,600.00 Rs.5,42,160.00 Rs.50,000.00

E-Auction	Date of Inspection & time	Last date & time for deposit of Bid amount	E-Auction Date & time	Name & Number of Contact Person
	22 nd July 2026 10.00 AM - 02.00 PM	30.07.2026 up to 04:00 PM	30 th July 2026 10.00 AM to 05.00 PM	Authorized Officer S M Shafiullah 6304903723

कृते सेंट्रल बैंक ऑफ इंडिया
 For CENTRAL BANK OF INDIA

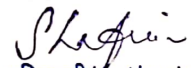
The auction will be conducted through the Bank's approved service provider <https://baanknet.com> (PSB Alliance Pvt. Ltd.), Bidder to register on e-Auction Platform <https://baanknet.com/> using his mobile number and email-id, As a part of e-KYC the documents will be verified by the system, The interested Bidders/Purchasers has to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net Banking) in his Global EMD Wallet well in advance before/during the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before the auction time. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding. 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. For detailed terms and conditions please refer to the link provided in www.centralbankofindia.co.in or auction platform <https://baanknet.com> (PSB Alliance Pvt. Ltd.). For further details contact Respective Branch or Respective Authorized Officer or Regional Office, Koti, Hyderabad, during the office hours on any working days.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) & 6(2) OF THE SARFAESI ACT,

Borrowers / Guarantors / Mortgagors are hereby notified to pay the sum mentioned above along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/sold and the balance dues if any will be recovered with interest and cost from borrower and guarantor. They are also invited to take part in the bid for sale of immovable secured assets towards realization of outstanding dues of secured creditor.

Date: 08.07.2026
Place: Hyderabad

कृते सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA


प्राधिकृत अधिकारी/Authorised Officer
S M Shafiullah
Authorized Officer,
Central Bank of India

Terms and condition for E-Auction

1. The Sale will be done through e-auction platform provided at the Website <https://baanknet.com> on 30/07/2026 (10:00 AM to 05:00 PM), E-auction agency contact details are:

PSB Alliance pvt ltd, Helpdesk No. +918291220220 Email: support.ebkrav@psballiance.com

Date & Time of Inspection:- 22.07.2026 between 10.00 AM and 02.00 PM

EMD deposit time will be start from Date:- 21.07.2026, Time 10.00 AM to End Date 30.07.2026, Time 04.00 PM

For downloading further details, Process Compliances and Terms & Conditions, Please visit: www.Centralbankofindia.co.in or website address of our e-Auction service provider <https://baanknet.com/> where guidelines for bidder are available with educational videos.

It is advisable for Bidders to complete the following formalities well in advance.

Step 1: Bidder/Purchaser registration: Bidder to register on e-Auction Platform <https://baanknet.com/> using his/her mobile number and email-id.

कृते सेन्ट्रल बैंक ऑफ इंडिया
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Step 2: KYC verification: eKYC verification Bidders to upload requisite KYC documents. KYC documents shall be verified by e-Auction service provider.

Step3: EMD amount: The interested Bidders/Purchasers have to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net Banking) in his Global EMD Wallet well in advance. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. In case of offer for more than one property bidders will have to deposit EMD for each property. 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

Step 4: Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3.

Please note that step 1 to step 4 should be completed by bidders well in advance, before e-Auction date.

- Platform for e-Auction will be provided by our e-Auction service provider PSB alliance. The intending bidders/purchasers can find required information to participate in the e-Auction process at e-Auction Service Providers website <https://baanknet.com> or bank's website www.centralbankofindia.co.in. The intending participant of e-Auction may download free of cost, copies of the Sale Notice, Terms and conditions of e-Auction, Help manual on operational part of e-Auction from the portal. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc, may contact to helpline no provided on <https://baanknet.com> on their helpdesk number.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e.NEFT/Transfer (After generation of Challan from (<https://baanknet.com>) in bidders Global EMD Wallet. NEFT/transfer can be done from any of the scheduled commercial bank. Payment of EMD by any other mode such as Cheque/DD will not be accepted. Bidders, not depositing the required EMD in their wallet, will not be allowed to participate in the e-Auction. The EMD shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites on **Date of Inspection & Time: 22/07/2026 between 10:00 AM and 02:00 PM**. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact **Central Bank of India, Branch office Golconda fort** during office hours on **30.07.2026**
- To the best of knowledge and information of the Authorized officer, any encumbrance is not known to the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property/ies put on Auction and 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. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized officer/Secured Creditor shall not be responsible in any way for any third party claims/right/dues.
- The bid price shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in above table to the last higher bid of the bidders. The bidder shall improve their offer in multiple of **Rs.50000.00** which will be the bid Increase Amount". The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price

कृते सेंट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA



shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

7. During the Online Inter-se Bidding, bidders can improve their bid amount as per the "Bid Increase Amount" (Mentioned in the sale notice) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 10 minutes (each time till the closure of e-Auction process), otherwise, it will automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Process), on below the closure of the e-Auction process shall be declared as a Successful Bidder by the Authorized officer/Secured Creditor, after required verification.
8. In case there is sole bidder for any property, the sole bidder will have to participate in the e-Auction and will have to increase his/her/its offer at least by the amount equal to the amount of bid increase amount as mentioned in the table above against the property concerned failing which he will not be entitled to be declared successful bidder.
9. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).
10. The successful bidder shall have to deposit 25% [Twenty Five Percent) of the bid amount, less EMD amount deposited through NEFT/RTGS, the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale (**subject to approval of the bid by the authorized officer**). In case of failure to deposit the remaining amounts within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim/right over the forfeited amount and the property.

Name of the Branch	Account No	Account Name	IFSC Code
HYDERABAD	1033301774	AUTHORIZED OFFICER	CBIN0280808

9. 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.
10. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory/non statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
11. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount.
12. The Sale Certificate will not be issued in case of pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the success full bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

कृते सेंट्रल बैंक ऑफ इंडिया
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