Lr. No.SARB/VSP/GNR/DHJ/2026-27/453 **DATE :04.11.2026**

Appendix-iv-A

[See Proviso to rule 8 (6)]

Speed Post with Ack Due

Without Prejudice

Sale Notice for sale of immovable property

M/S VINAY AQUA Prop: Sri Guddati Vinay C/o Guddati Yedukondalu, #24-11-26, Divya Sai Apartments, Near BSNL Office, Sriramapuram, Bhimavaram, West Godavari Dist, Andhra Pradesh-534202.	Sri Guddati Vinay (Personal Guarantor) C/o Guddati Yedukondalu, #24-11-26, Divya Sai Apartments, Near BSNL Office, Sriramapuram, Bhimavaram, West Godavari Dist, Andhra Pradesh-534202.

E-Auction Sale notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable property mortgaged/charged to the Secured Creditor, the **Constructive Possession** of which has been taken by the Authorized Officer of State Bank of India, the secured creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is" on 25.11.2026 for recovery of Rs.81,77,880/- as on 19.08.2025 (As per Demand Notice dated 20.08.2025) and present total dues being Rs.1,05,02,211/- as on 04.11.2026 (post payments made if any) and are also liable to pay future interest w.e.f. 05.11.2026 together with all incidental expenses, cost, charges etc** due to the secured creditor from Borrower M/S VINAY AQUA and Guarantor Shri. Guddati Vinay**.**

The reserve price and the earnest money will be as below for the property:

S.No	Reserve Price	Earnest Money Deposit
1	Rs.65,00,000/-	Rs.6,50,000/-

STATE BANK OF INDIA SARB 10077 VSP

bank.sbi
sbi.10077@sbi.co.in
+91 891 2739877
+91 891 2739126
+91 891 2739127

అప్రాప్య ఆస్తుల వసూలు శాఖ
పరిపాలనా కార్యాలయం అవరణ
బాలాజీనగర్, సిరిపురం
విశాఖపట్నం - 530 003.

तनावग्रस्त आस्तिया वसूली शाखा
प्रशासनिक कार्यलय परिसर
बालाजी नगर, सिरिपुरम
विशाखपट्टनम - 530 003.

Stressed Assets Recovery Branch
Administrative Office Compound
Balaji Nagar, Siripuram
Visakhapatnam - 530 003.

(Description of the immovable property with known encumbrances)

Immovable property mortgaged by Sri Guddati Vinay S/o Yedukondalu

Schedule – Property:

All the part and parcel of Vacant land in Survey No:243/3C/1, Near Sai Baba Temple Road & Jai Lakshmi Factory Road, Seesali Village, Kalla Mandal, West Godavari District Vide Doc No: 2536/2021, Dt:15.12.2021 with total extent of 25.00 Cents or 1258.28 Sq Yards in the name of Sri Guddati Vinay, S/o Yedukondalu, SRO, Undi.

BOUNDARIES OF PROPERTY:

East	Vacant land of Ramayanam Naga Vishnu Satish
West	Site of Green View
South	Fish Tank of others
North	Gravel Road 33 ft left for common passage

For detailed terms and conditions of the e-auction sale, please refer to the link provided in State Bank of India, the Secured Creditor's website www.sbi.co.in/web/sbi-in-the-news/auction-notices and **For Registration, EMD, Auction Details etc., visit** https://baanknet.com/eauction-psb/x-login of the service provider : **M/s PSB Alliance and M/s. Baanket, e-Auction Portal: https://baanknet.com & Toll free Number : +91 - 8291220220, Mail ID : support.baanknet@psballiance.com.**



Date: 04.11.2026
Place: Visakhapatnam

Authorised Officer

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/guarantor	1. M/S VINAY AQUA Proprietor: Sri Guddati Vinay C/o Guddati Yedukondalu, #24-11-26, Divya Sai Apartments, Near BSNL Office, Sriramapuram, Bhimavaram, West Godavari Dist, Andhra Pradesh-534202 2. Sri Guddati Vinay (Personal Guarantor) C/o Guddati Yedukondalu, #24-11-26, Divya Sai Apartments, Near BSNL Office, Sriramapuram, Bhimavaram, West Godavari Dist, Andhra Pradesh-534202.
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, Administrative office Campus, Balaji Nagar, Siripuram, Visakhapatnam 530003.
3	Description of the immovable secured assets to be sold	**Immovable property mortgaged by Sri Guddati Vinay S/o Yedukondalu** All the part and parcel of Vacant land in Survey No: 243/3C/1 Near Sai Baba Temple Road & Jai Lakshmi Factory Road, Seesali Village, Kalla Mandal, West Godavari District Vide Doc No: 2536/2021, Dt:15.12.2021 with total extent of 25.00 Cents or 1258.28 Sq Yards in the name of Sri Guddati Vinay, S/o Yedukondalu, SRO, Undi.
4	Details of the encumbrances known to the secured creditor	--
5	The secured debt for recovery of which the property is to be sold	**Recovery of Rs.81,77,880/- as on 19.08.2025 (As per Demand Notice dated 20.08.2025) and present total dues being Rs.1,05,02,211/- as on 04.11.2026 (post payments made if any) and are also liable to pay future interest w.e.f. 05.11.2026 together with all incidental expenses, cost, charges etc.**

STATE BANK OF INDIA SARB 10077 VSP भारतीय स्टेट बैंक

<table>
<tr><td>6</td><td>Deposit of earnest money</td><td>EMD amount<table><tr><th>S.No</th><th>EMD Amount</th></tr><tr><td>1</td><td>Rs.6,50,000/-</td></tr></table>being the 10% of Reserve Price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s PSB Alliance and M/s. Baanknet, e-Auction Portal: https://baanknet.com on its e-auction site.</td></tr>
<tr><td rowspan="3">7</td><td>Reserve Price of the Immovable secured assets</td><td>The reserve price and the earnest money will be as below for the property:<table><tr><th>S.No</th><th>Reserve Price</th><th>Earnest Money</th></tr><tr><td>1</td><td>Rs.65,00,000/-</td><td>Rs.6,50,000/-</td></tr></table></td></tr>
<tr><td>Bank account in which EMD to be remitted</td><td>For Registration, EMD, Auction Details etc., visit https://baanknet.com/eauction-psb/x-login of the service provider: M/s and M/s. Baanket Alliance, e-Auction Portal: https://baanknet.com & Toll free Number: +91 - 8291220220, Mail ID: support.baanknet@psballiance.com</td></tr>
<tr><td>Last Date and Time within which EMD to be remitted</td><td>On or before the e-auction</td></tr>
<tr><td>8</td><td>Time and manner of payment</td><td>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 e-Auction purchaser, in any case not exceeding three months. The balance sale price after adjusting the EMD (10% of Reserve Price) already paid has to be deposited to SBI SARB, Visakhapatnam Branch, Account No 31313605026 held with SBI Siripuram Branch, Visakhapatnam IFSC SBIN0006846</td></tr>
<tr><td>9</td><td>Time and place of public e-Auction</td><td>Date: 25.11.2026 Between 11:00 hrs to 16:00 hrs with unlimited extensions of 10 minutes each.</td></tr>
<tr><td>10</td><td>The e-Auction will be conducted through the Bank's approved service provider</td><td>The auction will be conducted online only, through service provider : M/s PSB Alliance & Baanknet ; For Registration, EMD, Auction Details etc., visit https://baanknet.com/eauction-psb/x-login of the service provider : M/s PSB Alliancea nd M/s.Baanket, e-auction Portal: https://baanknet.com & Toll free Number : +91</td></tr>
</table>

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		-8291220220, Mail ID: support.baanknet@psballiance.com
11	Bid increment amount:	**Rs.25000/-**
	Auto extension:	With auto time extension of ten minutes for each incremental bid
	Bid currency & unit of measurement	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	09.11.2026 to 24.11.2026. From 10.00 A.M to 04.00 P.M. with Prior Appointment on Inspection of property all working days. Mobile: G Nageswara Rao - 9704557261 & B Dhanunjaya Rao – 9848249289.
13	**Other conditions**	
a	The Bidders are advised that, once the auction participant is declared as successful bidder, any subsequent claim for return / refund of auction sale amount remitted to the Bank on account of Stay / Status quo granted by Debt Recovery Tribunal (DRT) / Debt Recovery Appellate Tribunal (DRAT) / High Court / Supreme Court, in the matter shall not be entertained by the Bank. Bank will suitably represent the same in respective forums for disposal and to complete the sale process.	
b	The Bidders should get themselves registered https://baanknet.com/eauction-psb/x-login-registration by providing requisite KYC documents and registration fee as per the practice followed by M/s PSB Alliance and M/s Baanknet well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).	
c	The Intending bidder should transfer his EMD amount by means of transfer /challan generated on https://baanknet.com his/her/their bidder account maintained with by means of Online transfer from his bank account.	
d	The Intending bidder should take care that the EMD amount is transferred before the auction and confirm that his/her/their wallet maintained with M/s PSB Alliance and M/s. Baanknet is reflecting the EMD amount, without which the system will not allow the bidder to participate in the e-auction.	
e	To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property 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	

STATE BANK OF INDIA SARB 10077 VSP

	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/ rights/ dues.
f	It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
g	Neither the Authorised Officer/ Bank nor M/s PSB Alliance and M/s. Baanknet will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc., In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.
h	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 of 25 % of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be.
i	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.
j	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.
k	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.
l	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.
m	Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
n	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.
o	The property shall not be sold below the reserve price.
p	The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance and M/s. Baanknet. The Bidder has to place a request with M/s PSB Alliance and M/s. Baanknet 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).
q	The Authorized Officer is not bound to accept the highest offer and the Authorised Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
r	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.

STATE BANK OF INDIA SARB 10070 VSP

s	The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, GST, etc. for transfer of the property in his/her name.
t	The payment of all statutory / non- statutory dues viz., pending electricity dues, water connection charges, municipal taxes, other land and building taxes, society charges, fees, GST etc., owing to anybody shall be the sole responsibility of successful bidder only.
u	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 at 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.
v	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 e-Auction will be entertained.
w	This sale will attract the provisions of sec 194-IA of the Income Tax Act.

Authorized Officer
Place: Visakhapatnam
Date: 04.11.2026

STATE BANK OF INDIA SARB 10077 VSP